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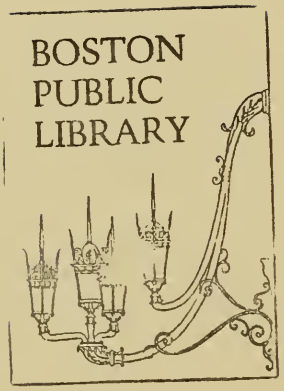
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MONITORING CHANGE IN RESIDENTIAL NEIGHBORHOODS

case study
melrose, massachusetts

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Case Study
Melrose, Massachusetts
Local Assistance Series
Publication No. 6

December, 1975

Issued By:
Massachusetts Department of Community Affairs
Office of Local Assistance
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The preparation of this report was financed in part through a Comprehensive Planning Grant from the U.S. Department of Housing and Urban Development, under the provisions of Section 701 of the Housing Act of 1954, as amended.

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PREFACE

This report is part of a special series of local assistance studies undertaken by the Community Planning and Management Section, Office of Local Assistance, of the Massachusetts Department of Community Affairs, financed in part through the Federal HUD 701 Planning and Management Assistance Program. This series of studies represents a departure from previous efforts of the Department in providing technical assistance to Massachusetts communities under 50,000 population. Earlier efforts of the DCA concentrated limited staff and consultant resources to produce long-term (1 to 2 year) master plan studies for only a few of the Commonwealth's cities and towns each year. In contrast to this former approach, DCA's delivery of technical assistance now concentrates short-term efforts on addressing urgent local issues of state-wide significance, through the use of the case study or model approach.

A key element in this style of technical service delivery is that DCA staff and consultants attempt to achieve solutions which might help many communities by gaining concrete and practical insights into a problem in the context of a given community. In this way, other communities facing similar problems can benefit from the work performed in the model community.

This study concentrates on the means of monitoring neighborhood change, and the model community was the City of Melrose. Throughout this report, much emphasis is placed on the importance of and the faults with utilizing objectively-collected data as opposed to subjectively-based opinions in formulating policies, filing applications, and implementing programs. However, it is apparent that no matter how good the data might be and no matter how it was compiled, the ultimate decisions affecting actions and policies are politically based and subjective in nature. What this report shows is that an alternative method of recording existing data can in fact provide valuable and worthwhile information pertaining to neighborhood change, yet the utilization and interpretation of that data calls for judgements on the part of those reviewing the information that cannot be prescribed in this or any other report.

This report also has the purpose of making those unfamiliar with municipal data more aware of what information is available. It proposes a possible method for utilizing that data to identify the existence of any change and rates of change within a community.and emphasizes that there is no single or collective data source or method of data collection that will eliminate the need for subjective decisions. The information in this study provides planners and policy makers with a broader information pool from which to draw in making judgemental decisions. The data acquired from carrying out a study of this nature might, however, prove helpful in supporting particular actions, avoiding other actions, and allowing for clearer communication between policy makers and the people for whom the policy is made. It is hoped that this study will aid communities to identify change and to better realize and articulate implicit values by identifying what is desirable and what is undesirable about the identified changes that are taking place within a community.

Within the Melrose case study, it was found that change was indeed occurring in the selected target area. It was also evident that the rate of the identified change has increased. The success or failure of this study, however, rests on the final interpretation as to what all of this means to the City of Melrose and its changing neighborhoods. This report has not in itself been interpretive for that reason. The values that exist and are expressed in local policy and municipal action are what define the worth and/or merits of any identified change that is taking place within the community boundaries.

It is felt that if the suggested method of data compilation were applied to the entire municipality and were instituted as a standard data collection technique, it could be routinely kept up to date and could function as a continuing, useful planning and programing tool.

Other studies conducted as part of this new service and the communities in which they were carried out are as follows: Establishing a Department of Community Development, Peabody; Evaluating Development Impact, Chelmsford; Developing a Land Use Management Process, Mashpee; Organizing for Economic Development, Wareham; Protecting Agricultural Land, Westfield; Revitalizing Small Town CBDs, Millbury; and Evaluating Reuse Options for Large Institutional Land Holdings, Lenox. These projects were selected by DCA from among 70 applications by over 50 municipalities under 50,000 population from across the state.

The Planning and Management Section of the Office of Local Assistance wishes to acknowledge the contribution of the many local officials and citizens who were involved in these studies. Without their interest, cooperation, and critique, these studies would not be as meaningful to you.

We urge you to contact the Office of Local Assistance for further information if your community is considering action in the area covered in this report. Let us know too, if you find these studies useful or have any suggestions in improving DCA's new program of technical assistance.

I. INTRODUCTION

A. New Directions in Policy

A major new direction in state land use policy has been signaled by the recent issuance of a draft report prepared by the Office of State Planning.[1] The report calls for an end to policies which encourage urban sprawl and for strengthening and revitalizing existing urban centers. The report emphasizes the costs -- to the state and to its municipalities -- of continuing to promote low density suburban development at the expense of established urban centers. The economic advantage of strengthening existing urban areas is that a major public investment has already been made in these areas -- in roads, sewer and water lines, schools, and other public facilities. Given the soaring cost of new construction, the report makes the sensible recommendation that greater efforts should be made to maintain the existing housing supply in our older urban areas, especially since the number of housing units lost due to deterioration and decay frequently can be greater than the number of new housing units the housing industry is able to supply.

The report also recommends greater emphasis on public transportation to link residential areas to employment centers. This proposal, which has been encouraged and supported by Governor Dukakis, is highly significant to cities such as Melrose which are already fully developed (having relatively little remaining vacant developable land) and which have excellent existing public transportation (B&M Commuter Rail and MBTA). Indeed, Melrose is exactly the kind of community which the draft growth policy would presumably support. The report shows sensitivity to and awareness of the virtues and needs of developed areas such as Melrose which in recent years have been perceived to suffer from a pattern of public and private disinvestment. The proposed state growth policy indicates that elected officials should become aware of the costs of allowing viable older areas to decay, and that they should look for concrete ways to reverse that process.

In part, this policy direction was keynoted with the passage of the Housing and Community Development Act of 1974. Title I of that act provides the framework for neighborhood preservation activities. Since the passage of that act and the establishment of procedures and associated requirements for community development block grant applications, much attention has been given to the concepts of neighborhood change, stability, rehabilitation, revitalization, etc. Various community, regional, state, and federal guidelines, reports, and studies have been issued on methods that can be used in determining neighborhood conditions and in developing programs that might be implemented to forestall, if not eliminate, neighborhood decline.

B. Attitudes Toward Change

Often local policy makers and planners perceive that changes are taking place within an area of their community. Unfortunately, there is seldom easily-accessible information (data) available on which to test the validity of such a perception. If, for example, an area appears to be neglected and a lack of outward physical improvement is apparent over time, it is tempting for planners and policy makers to conclude that the area is in a stage of "decline." True or not, such a judgement is the product of personal observation and opinion which is legitimized by the fact that such observers live and work in the community, have been able to view the community over time, and therefore have had the opportunity to experience such change first hand. However, it is also true that such assessments are not based on objectively collected data and are therefore often difficult to prove or communicate to others.

Study boundaries may be established and the reasons for the apparent conditions within those boundaries may be assumed through visual survey and intuitive ("gut") feelings. As a result of these assumptions, a policy or action plan may be developed.

Often the lack of up-to-date relevant data may lead to unsubstantiated identification of an area as experiencing a particular type of change when there is little actual knowledge of the effects, and perhaps more importantly the cause(s) of that perceived change. In addition, this lack of data may lead to situations where changes are taking place but are not identified where no boundaries are established, and no policy is developed.

A widely held premise is that neighborhoods in fact change all the time, and that while they might decline, they also possess the power to regenerate themselves. The process of change is a part of the natural sequence of events. However, no value should be initially associated with that change, for change is inherently neither bad or good; the value/quality is attached by those who perceive it.

C. Instigators of Change

Generally, it is held that the future of a neighborhood is determined by the decisions that people make individually and collectively. Such decisions are the instigators and reflectors of change. These key decisions are usually made by three groups of people: the residents who own or rent, and who occupy a home or apartment in the neighborhood; the owners/investors who own property in the neighborhood, but who do not live in the neighborhood; and the intermediaries -- bankers, real estate brokers, insurers, shopkeepers, public officials, public service providers (fire, sanitation, schools, police), contractors, and developers. If the decisions made by these people reflect a lack of confidence in a particular neighborhood, the future of that neighborhood may be bleak -- even though it may not yet be sufficiently visible in the physical structures to alarm city government or civic groups and lead to political pressure for action.

The neighborhood decisions made by resident households are of particular importance, since the absentee owners/investors and the intermediaries generally react to what appear to be the positive and negative decisions of households.

The basic consideration affecting a household's decision is how well the neighborhood satisfied its needs. In turn, a household's housing needs are determined by the following factors:

1. Is the head of the household married or single?
2. How many children are there in the household, and what are their ages?
3. What is the occupation and income of the head of household?
4. What is the place of work, and the degree of reliance on public transportation?
5. Where do friends and relatives live?
6. How important is the school system to the household, and is the town's school system a relatively good one?

Decisions made by absentee owner/investors and intermediaries can also affect the neighborhood change process. For example, some banks will decrease mortgage terms, make credit requirements more strict, increase interest rates and points, increase down-payments, or limit home improvement loans if they perceive an increase in the rate of neighborhood decline. While these actions are designed to decrease the banks' risk, continuation of such actions as an ongoing policy may actually increase risk where none previously existed, for such actions might result in a chain-reaction of non-investment.

Real estate brokers may "steer" potential buyers away from certain areas and may not mention certain neighborhoods as possible places of residence. This "steering" may be part of a broker's normal effort to match a client with suitable property; but even though it may not be deliberate, its impact on neighborhood change may nonetheless be devastating. Public officials may fail to make decisions and may not act to alleviate fears or allay anxieties. In addition, the actions they do take may be so late as to actually aggravate and speed up negative change.

A simple understanding of the groups involved does not, however, allow for a determination of past, present, or future conditions or provide information on activities that could have brought about a condition of change.

D. Neighborhood Characteristics

Most of the methods used in determining the condition of an area are based on categorizing the apparent condition of a neighborhood through some form of visual inspection and census analysis. The data are then placed into an outline or matrix of stages of decline. This categorization of a neighborhood is based on a variety of assumptions integrated with basic data. The process, which leads to a determination of condition, is primarily based on indicators of neighborhood characteristics. Briefly, these characteristics may be expressed as the following:

1. Social/Economic -- incorporates the individual's feelings of social status, security and satisfaction, ethnic and racial mix, degree of pride in home and neighborhood, level of education, income, employment, family makeup, etc.

2. Physical -- includes condition, location, type and quality of structures and the areas around such structures (natural and man-made environment).

3. Financial -- takes into account condition of rental and sales market, property tax and assessment practices, investment trends, insurance, and availability of capital.

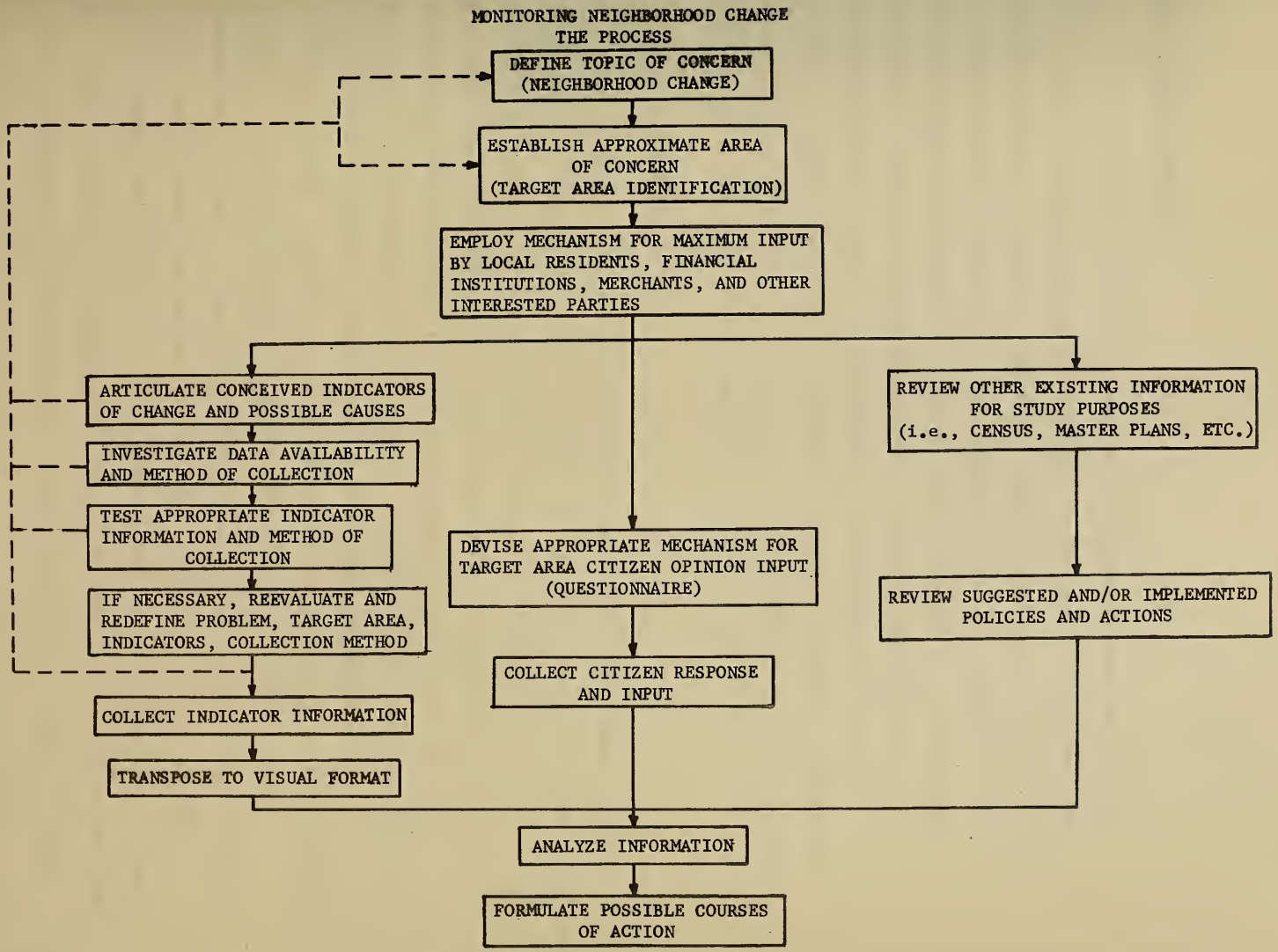
The aggregation of these characteristics is perhaps the most difficult task of all. Each is related and must be integrated with the others if a complete and accurate picture of area quality and change is to be formed. The various groups that impact an area also have multiple points of interaction in the process. It should also be mentioned that there are characteristics of an area that cannot be attributed to or affected by local groups and their actions, but are rather the consequence of extraneous, often difficult to identify, factors such as those that affect fuel costs, unemployment, etc.

All of this is expressed to bring attention to the fact that the quality of a neighborhood is composed of its characteristics as interpreted by various impacting groups. The altering of these characteristics is viewed as change; therefore, it is of extreme importance to investigate and review the possible types of change,

to develop a clear understanding of the reason(s) for it, and, perhaps most importantly, the rate at which it is taking place. If change is gradual (whether such change is seen as good or bad), a neighborhood can adjust to it or alter its direction. However, if change is sudden and turbulent, the effect can be disastrous.

This report presents an approach to factoring out relevant indicators of change over time. Is is not applicable to all communities because of the wide variation in current record keeping procedures, nor would it be transferable to all municipalities due to their varying sizes and type. However, the need to investigate better methods for monitoring change within residential neighborhoods is widely recognized. This report is an attempt at doing just that, using the City of Melrose as a case study. Table I outlines the general process used in carrying out this study.

TABLE 1


MONITORING NEIGHBORHOOD CHANGE
THE PROCESS
DEFINE TOPIC OF CONCERN (NEIGHBORHOOD CHANGE)
ESTABLISH APPROXIMATE AREA OF CONCERN (TARGET AREA IDENTIFICATION)
EMPLOY MECHANISM FOR MAXIMUM INPUT BY LOCAL RESIDENTS, FINANCIAL INSTITUTIONS, MERCHANTS, AND OTHER INTERESTED PARTIES
ARTICULATE CONCEIVED INDICATORS OF CHANGE AND POSSIBLE CAUSES
INVESTIGATE DATA AVAILABILITY AND METHOD OF COLLECTION
TEST APPROPRIATE INDICATOR INFORMATION AND METHOD OF COLLECTION
IF NECESSARY, REEVALUATE AND REDEFINE PROBLEM, TARGET AREA, INDICATORS, COLLECTION METHOD
COLLECT INDICATOR INFORMATION
TRANSPOSE TO VISUAL FORMAT
DEVISE APPROPRIATE MECHANISM FOR TARGET AREA CITIZEN OPINION INPUT (QUESTIONNAIRE)
COLLECT CITIZEN RESPONSE AND INPUT
REVIEW OTHER EXISTING INFORMATION FOR STUDY PURPOSES (i.e., CENSUS, MASTER PLANS, ETC.)
REVIEW SUGGESTED AND/OR IMPLEMENTED POLICIES AND ACTIONS
ANALYZE INFORMATION
FORMULATE POSSIBLE COURSES OF ACTION

II. METHOD OF ANALYSIS

This section provides in-depth analysis of a suggested method for carrying out a study of monitoring neighborhood change. As this method varies from other attempts and was not completely followed in conducting the Melrose Case Study (note following section), it should be read as a suggestion and not a guideline. The outline that appears in Table 1 is the generalized study process. This section divides that outline into the procedures used or suggested and the types of information thought important and/or helpful in carrying out such a study. Included are explanations as to why such data is viewed as important. In addition, strengths and weaknesses of the various types of information thought to be important and methods for collection of that information are discussed.

A. Existing Data Sources

Once the topic of concern has been defined, it is essential to begin thinking of the types of change considered to be important. An understanding of interrelationships will help to more clearly define the study objectives and parameters and allow for a more direct investigation of existing data sources. All possible obtainable information should be reviewed in light of the specific objectives of the study and a check made of applicability and ultimate usefulness of that available data. Various types of relevant information may be more readily available than is initially realized. An inquiry to the local library, local registry of deeds, various municipal offices and departments, regional planning agency, county planning/ engineering department or state offices and bureaus that have been involved in local projects could provide much valuable information. Examples of the type of information commonly available include: local master plans, zoning ordinances or by-laws, maps, special studies, and engineering reports. Also commonly available are assessors' records, building and other permit records, traffic reports, local street listings,

voting lists, and fire and police logs. In addition, regional and state reports and documents pertaining to open space, recreation, housing, economic conditions, transportation, etc., as well as a wealth of federal reports and statistical information, are often available. One frequently utilized source of data is the federal decennial census. A review of census material is of assistance in understanding past occurrences within a municipality. However, caution should be applied when utilizing this available data source, or the study might be overly influenced by the information provided and the manner in which it is presented. For example, often the boundaries of a study area are designed to correspond with those which outline census tracts with no consideration given to pinpointing actual problem areas. Such a procedure has the advantage of direct transference of the wealth of census tract information available, but the disadvantage of possibly studying too great an area or an area with boundaries inappropriate to the actual problem area. Also, the use of complete tracts would often be necessary in order to compare information in one area, with that of another. Unfortunately, this might lead to expansion of a study area beyond what is desired or necessary for the purpose at hand.

Also available is information which summarizes housing and population on a block-by-block[2] basis within a given census tract. Although this allows for better boundary control, the data does not provide the same depth of information as available on a tract basis and is time consuming to extract. The timing of the study must also be taken into consideration. The information contained in the federal decennial census provides an information base every ten years. To use only this data as a justification for formulating new policies or instituting new programs during the ten-year period between censuses can lead to error, particularly regarding change and rates of change. If a study is to be conducted between federal censuses, it might be desirable, if not necessary, to look for more recent data with which to analyze current conditions and trends. Depending on the depth

of information needed, it might be possible to turn to state census data, to yearly compilations carried out on the municipal level, or to other sources of data.

A given federal census also may quickly become outdated due to social and economic forces experienced in the ten-year period (i.e., the energy crisis and the resulting economic conditions that might affect employment location, housing choice, transportation utilization, etc.). Finally, it may not be possible to directly compare one census with another due to definitional differences (see, for instance, substandard housing as defined in the federal censuses of 1960 and 1970).

While there are obvious problems and limitations to using federal census data, the lack of other available sources of such detailed information often necessitates more reliance on it than may be desirable. It should be kept in mind that this data source, like most other statistical sources, will only aid in identifying the area that might be investigated when considering change; it will not independently provide information as to why the change occurred. In analyzing census information, it must be realized that it is not free of error, it is only part of what needs to be known, and it might even be too dated to use. Therefore, all census data should be supplemented by and integrated with other available sources and types of information in order to correct potential flaws, update and/or expand the basic data, or generalize conclusions.

B. Factoring Out Objective Indicators of Change

Due in part to the inability of the census to independently provide the type and depth of information necessary to pinpoint neighborhood change on a timely basis and to accurately record the rate of that change, it seemed logical to investigate the possibility of combining other available

data and putting it into a useful and useable format. In attempting to provide a more objective means of monitoring neighborhood change (as well as possibly a more reliable way of defining the nature of local problems and selecting appropriate solutions), the Department of Community Affairs' Office of Local Assistance looked at the basic data generally available to local planners and planning boards in order to determine if that data would be relevant and useable within a study of neighborhood change. With such a collection of data, a municipality might be able to continuously collect information about neighborhood change, update such information with little effort, and have available at any given time a detailed picture of what has actually occurred and is occurring within its various residential areas. This information could then be supplemented by developing an understanding of why such change has taken place. With this knowledge, profiles of changing conditions could be used to justify and support requests for funds from the state or federal government, or could be instrumental in influencing local policy and decision making with regard to a specific area or type of change being experienced within that area.

While developing a monitoring system to provide the basis for the above, an effort was made to sort out types of information thought to be indicative of change. Change and the indicators used in quantifying it are of extreme importance, for it is through preconceived indicators of change that a determination is made as to what the problem is, and where it might exist. The types of change anticipated were related to broad study objectives and were determined with the least bias possible as to the relative negative and/or positive attributes each might hold. Throughout the process, every effort was made to choose indicators that were relevant, easily collectable, and that would provide objective data on which to base future judgements (Table 2).

Analysis of this objective data would indicate if change was taking place within a given area and would provide a picture of the type and degree of that change over time. This information would also provide for more precise target area identification, particularly if information was collected on a community-wide basis.

It is also important to understand that a judgement would then be necessary as to whether the identified change and the rate of that change is considered to be a positive or a negative influence on desired policies and plans of actions. This information could also be incorporated with other information to assist in understanding why a particular type of change had occurred at the identified rate and allow for more rational development of possible courses of action that could be taken to control or guide identified change.

TABLE 2

OUTLINE OF INDICATORS OF CHANGE

INDICATOR OF CHANGE	INFORMATION NEEDED	POSSIBLE SOURCES
Type of Ownership	Domicile Address of: Past Ownership Present Ownership	Assessors' Records Registry of Deeds Voter Registration List
Change in Ownership	Dates of Transfer for: Past Ownership Present Ownership	Registry of Deeds R. L. Polk (Profiles of Change) Banker & Tradesmen Assessors' Records
Change in Use	Type and Date of: Past Use Present Use	Assessors' Records Building Permits
Private Investment Activity	Dates and Type of: Improvements Made Amenities Added Maintenance Done Aesthetic Results	Building Permits Assessors Records Inspection Visual Survey
Tax Delinquency	History of Tax Assessment and Tax Payment	Assessors' Records Abatement Records Banks Holding Mortgage
Capital Improvements	Location Type & Date of: Past Expenditure Present Expenditure	Board of Education Finance Committee Parks Department Public Works Department Mayor' Office Planning Office Annual Town Reports Finance Committee
Other Information Needed to give Meaning in Planning Context and to Extract the Possible Cause(s) of Indicated Change.		
Socio-Economic	Demographic Information Attitudinal Information	Census by tract, block, community, SMSA Questionnaire Locally formed Citizens' Groups Special Reports
Physical	Zoning Map Land Use Map Parcel Map	Planning Office or Board Visual Survey Assessors' Office Assessors' Office and/or Visual Survey

1. Type of Ownership

If one knew whether the community's housing stock was owner-occupied; owned by someone who did not reside at the same address, yet lived within the municipality; or owned by someone living in another municipality, one would be better able to analyze (with other indicators) if the type of ownership was in any way related to perceived area stability or decline. This information on changes in patterns of property ownership could provide a more in-depth picture of its potential importance (role) in neighborhood dynamics.

Information on property-owner residence location can be acquired through noting the address to which the property tax bill was mailed and by using that address as an indicator of the property owner's residence. This address information should be available through each community's assessors' office. Unfortunately, the use of the mailing address is subject to flaws. For example, the address might be the property owner's place of business or the address of one handling the owner's estate such as an accountant, banker, or relative. It is therefore desirable to spot-check the information with other sources such as the Registry of Deeds, the voter registration list, or the owner himself. While this will not guarantee an error-free listing, it should increase the reliability of the data.

Accepting this premise, the information can be broken down into three categories of ownership:

1. Owner Occupant - if the tax bill mailing address is the same as the property street address;

2. Absentee Owner (in town) - if the tax bill mailing address is different from the property street address, but is located in the municipality;

3. Absentee Owner (out of town) - if the tax bill mailing address is noted to be in a community other than that being studied.

2. Change in Ownership

Aside from who actually owns the real property, and where he or she resides, is the question of how often there has been a change in ownership of a particular parcel. Further, this turnover rate provides information on ownership tenure. It should be noted that the concern here is with the transfer of real property, rather than the actual movement of people. Without attaching value to any pattern of change in ownership, this information is of use in understanding what has been and is actually taking place within a neighborhood. When such information is combined with other indicators of change, trends may become evident. For example, in an area that experiences a high turnover rate, one might find a greater percentage of absentee ownership or changes in the use of the structure. Such changes in ownership might bring about increased private expenditure for maintenance and structural or amenity improvements, etc. Whatever the trend might be, a value judgement on the desirability or undesirability of such events could then be made.

Such information is available through the registry of deeds, but it is difficult and time consuming to extract as their system is not designed for easy compilation. There are also a series of real estate publications such as those published by R. L. Polk or the publication Bankers and Tradesmen; these publications might be useful in various situations and should be investigated in light of specific needs. In addition, it is also possible to extract the needed data from municipal assessment records.

3. Change in Use

Land and the structures placed on that land can be used in many ways. If the use has changed, the character of the surrounding area often changes as well. In order to better understand what has actually taken place in a neighborhood, it is helpful to know where changes in use have taken place, what types of change have

occurred, and when changes were made.

Interpretation of this information, as with other indicators, requires a value judgement on what is good vs. what is bad, what is desired vs. what is not desired. With such values established through a statement of goals, the information provided by this and other indicators (note Table 2), would allow one to determine whether changes are beneficial or detrimental in regard to use, extent of change, or timing of that change.

Information on the change of use is available through a review of assessors' records and building permit records, yet these may not provide error-free data. The major flaw in this regard is that while a building permit is required by law for any structural modification made in a conversion of use (new construction or change of existing structure), such modification can and does take place without the required permit. In addition, not all conversion requires structural modification. In such cases, while no information on change of use would appear on records kept by a building department, such information would normally be available on assessors' cards. However, if such a change is undiscovered due to a lack of routine review of property and is not brought to the attention of the assessors' office, the change in use would go unrecorded. An example of such a case might be the renting of an upper floor in a registered single-family home. If accurate municipal street lists and/or voting records are kept, such a situation might be brought to the surface. These, like all other sources, are subject to error but could be useful for spot-checking information.

4. Private Investment Activity

In developing a system for monitoring neighborhood change, it is essential to factor out possible indicators of disinvestment. This is often accomplished by making note of the general condition of the property through a visual survey of the area under study. If a high percentage of homes appear in need of

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breakdown used in the as follows:

MAINTENANCE - This y includes any repair or replacement due to the normal aging process of a structure such as re-shingling of roofs, painting, replacement of windows, minor plumbing, heating, or electrical repair or replacement.

STRUCTURAL IMPROVEMENTS - This category includes any addition or major modification to the basic structure such as adding a bedroom or family room, extending or enclosing a porch, adding dormers, siding, etc.

AMENITY - Installing fencing and swimming pools.

With this categorization, a more precise evaluation of the extent and impact of the various activities can be made. However, the validity of this breakdown deserves scrutiny (when viewed as indicators of change). Once again, the basic problem is that much investment is often made without the required building permit.

Therefore, not all activity is recorded. Regarding maintenance, there is the additional concern that a structure may be adequately maintained over time and could remain in relatively good shape, but not require the one or two large maintenance investments normally captured through assessors' or building permit records. Thus, these records contain information on major maintenance activities that could have been the result of previous deterioration and/or neglect, but not information on activities that display judicious care of a particular structure.

It is also important to point out that the actual amount of private money spent on any investment activity is an unreliable index, for it can vary greatly depending on who does the work, the time of the year, the activity undertaken, and inflationary trends. Also, "sweat equity" (the use of one's own labor to increase personal equity) would not be taken into account in such records. Because of these inconsistencies, the type of activity should be given priority over the dollar amount invested in carrying out the activity.

For the above stated reasons, much care must be taken in reviewing and analyzing any collected information on private investment activity. It must be remembered that the information gathered is an indicator of change and not an indicator of conditions (past or present); no dollar amount or aesthetic value is recorded. The information will show only where certain activities (those which would indicate change involving expenditure of time or money) have taken place, when such activity occurred, and a broad approximation of the type of activity involved (as defined by the selected breakdown). This objective information, when used in conjunction with other indicators of change, could provide much useful information on neighborhood trends.

Finally, it is not possible for this collected information to capture aesthetic private investment for which no permits may be required. Investments such as exterior painting of the dwelling or planting of lawns, gardens, and shrubbery, can be seen as improving the appearance of the overall neighborhood.

Such activity would be a sign of investment in time and money rather than disinvestment, yet such information could not be acquired unless a visual inspection was conducted. Therefore, a visual survey might be done to supplement available data and to get a clearer idea of how this change and other unrecorded changes have aesthetically impacted an area.

5. Tax Delinquency

Another important indicator regarding neighborhood condition and change is the extent of past and present tax delinquencies and/or nonpayment. This stage in traditional neighborhood decline systems points to extreme conditions, if not the breaking point, beyond which recovery becomes more complicated and extended.

As with many of the other indicators, this information should be available from the assessors' records. Through a transfer of this information onto a parcel map, any pattern of major delinquency, default, and maximum disinvestment would become apparent. From this data (when viewed in light of other indicator information), it could be noted if a specific action or lack of action on the part of the parcel owner or the municipality had established a pattern leading to tax delinquency or default. Such information would greatly assist in avoiding this serious condition wherever and whenever possible by guiding future actions and policies of the municipality.

6. Public Expenditure (Capital Improvements)

The way in which a municipality expends its funds can be viewed as another indicator of change. These municipal funds are predominantly used for one of two purposes: for capital improvements indicating tangible change, such as would be the case with construction of school facilities, playgrounds, sidewalks, tree planting, sewer lines, and the like; and for intangible social service oriented activities, such as health care, senior citizen programs, youth activities, etc. Such socially oriented expenditures, being less tangible, are more difficult to measure and evaluate than capital improvements.

Through public expenditures (i.e., city services and capital improvements) an impression is given as to which neighborhoods are of importance to public officials, either because of a perceived or apparent need, or because of political influence being exercised in the district.

If a number of municipal projects have taken place in particular sections of a community, local citizens might feel that the city has a vested interest in their neighborhood and would respond accordingly in terms of private investments on their property. On the other hand, where little to no visible municipal activity has taken place, some homeowners and businessmen may feel that their area is being neglected causing them to question why they should invest their own funds in the area. For this reason it becomes important to identify the types of capital improvement that have taken place, the extent of those improvements, and the areas in which they were carried out. This information could then be compared with other indicator data to see if, in fact, a relationship does exist.

C. Other Information Needed to Give Meaning in Planning Context and Extract Possible Cause(s) of Indicated Change

1. Social/Economic

Tabulation of the above indicators of neighborhood change completes only one segment of the study, for a review of this data yields little about the underlying reasons as to why change has occurred. The ability to uncover the reasons for change is perhaps the most difficult aspect of a study of this nature; without some understanding of the reasons for particular types of change taking place, and without an awareness of the people who are impacted by and who in turn influence the neighborhood, any attempt to alter the chain of events would be speculative, superficial, and perhaps misdirected. The social/economic fabric of any neighborhood should be analyzed through a synthesis of indicator information if true understanding of the causes and ramifications of potential problems is to be gained.

Unlike all the above indicators, social/economic data is a mix of objective data and attitudinal opinion. Such information as age breakdown, income levels, educational levels, employment type, family structure, number of children, ethnic group, crime rates, etc., are all important in developing an index of neighborhood characteristics. This demographic information provides the base from which integration with other indicators can be made. But such objective data must be supplemented by information on the perceived needs and desires of the people living in the area under study. Only then would it be possible to get at the reasons why other indicators point to particular types of change being experienced. Such an investigation of neighborhood desires, levels of neighborhood and housing satisfaction, present housing vs. past housing needs and type, satisfaction with the general environment and city services provided, would lead to a better understanding of the people living in the area.

The strictly demographic information could be acquired through available census data (note earlier comments on census) and collected on a block, tract, community, or SMSA basis,or through investigating special reports that might have been prepared by or for the community. The alternative to utilizing these data sources would be a new collection as would be possible if a citizen questionnaire were used. While strongly supporting and endorsing neighborhood meetings and groups, both as an avenue for requesting individual input from the residents in an area and to solicit group input, support, and enthusiasm, it is felt that the use of a questionnaire might best provide the opportunity for all, rather than a few, to respond. A questionnaire could provide the needed demographic data, and is viewed as the most desirable method of acquiring citizen opinions and attitudes. Information derived from such a questionnaire would (1) allow for a direct check on the information extracted from public records; (2) provide invaluable information on occupant housing shifts; (3) give a sense of what local residents see as needed within their neighborhood, and present their attitudes towards the municipality's success in meeting those needs; and (4) indicate the desire of residents to make improvements and provide a sense of how such improvements might best be encouraged and supported by the municipality.

While the questionnaire included as Appendix A was not utilized in the Melrose Study (for both reasons of time and choice of the planning department), it is strongly suggested that similar questionnaires be incorporated in any future endeavor. The questionnaire in Appendix A is an untested model and should not be viewed as complete or adaptable to all specific needs. In some cases, sections of the questionnaire can give way to other forms of data collection. Many municipalities will be able to extract much of the basic data requested from existing sources such as voter registration lists, street listings, etc., and/or by relying on federal and/or state census where necessary, available and timely. (Note previous section on census data information.)

There are various ways in which such questionnaire information can be obtained. The method most effective and beneficial for a specific municipality would depend on community size, study area, projected duration of study, staffing, and budget. The more common ways of conducting this element of a study are through saturation mailing (to every household within the study area); telephone survey; door-to-door interview; or an organized combination of the above. While it is desirable to get 100 percent response within a selected study area, such response is not always practical or possible. If less then 100 percent response is obtained, care should be taken to assure that the sampling is adequate and provides the highest degree of reliability possible.

It is also imperative that all participants in this aspect of the study have a clear understanding as to why such information is being requested, are assured that the information is for study purposes only, and understand that their participation is of extreme benefit and would be greatly appreciated. If a mailing technique is used (this method usually results in the least effective and lowest percentage of participation), a letter of explanation and a request for input should be sent with the questionnaire, preferably over the signature of the municipal executive and/or director of the planning department or planning board. It would also be helpful in all methods if a wide citizen information campaign was conducted, through use of available media and through the cooperation and support of neighborhood groups and organizations. Contact also should be made with local financial institutions and merchants who can provide invaluable information and support in a study of this nature. With their cooperation, a better understanding would be provided as to why certain economically and financially related changes have or have not taken place within a given area and/or within the municipality as a whole. They could also provide assistance on what could possibly be done in order to best implement any recommendations that might evolve out of this process.

These attempts would not only aid in stimulating understanding and participation in this segment of the study, but would also prove invaluable throughout the study (and essential if any recommendations are to be carried forth into acceptable and supported actions).

2. Physical

In order to carry out a study of this kind, it is also essential to have certain basic planning tools with which to work. These tools would include such items as a zoning map, land use map, parcel map, and an indication of the location of structures within the community. With this information, it would be possible to visually see the lay out of the community, the implemented land use regulations, and the existing placement of parcels to be studied in the context of the city as a whole. These planning aids, in most cases, would be available from the planning office, the assessors' office, or through visual survey.

D. Data Collection and Graphic Display

Once the indicators have been defined and all possible sources of required and desired information have been outlined, several other important factors must be considered. The period to be studied should be selected in light of the data available and the data that will need to be compiled. When considering neighborhood change, the approximate limit of historical investigation might be established by a major shift in local policy, by major actions (i.e., re-evaluation), or by the desire to include the most recent census counts and/or major local statistical data collections.

The method used to compile certain indicator information and the format in which it is to be recorded is another area of concern. As outlined above, most of the indicator information is available from assessor's and building permit records on a parcel basis. The extracting of this parcel data could take two forms. If

base parcel maps with appropriate scale and proper legends are available, the indicator data could be directly transferred from the various sources to the maps. If no such maps are available, a new information sheet, such as that prepared for the Melrose Study (Appendix B), might be developed. Essential base maps could then be drafted while data collection was taking place, and such information could later be transferred to the maps. This method would provide a permanent record of the data that could be filed and, if updated periodically, would provide information on changes that had taken place over the subsequent period.

The primary value of the base parcel maps is that they provide a geographical account of the various activities that have taken place over time within an entire municipality or a specific study area. The maps are easily readable and present the information more dramatically than written or tabular form. Their use in presenting a wealth of information in a clear and concise manner is invaluable in synthesizing the data and emphasizing significant points. The number of maps and the display method utilized can and should vary depending on the selection of an area, the indicators used, and the purpose of the study.

III. MELROSE CASE STUDY

The City of Melrose is a predominantly residential community located 7 miles to the north of the City of Boston. Melrose is bordered by Wakefield on the north, Saugus on the east, Malden on the south and southeast, and Stoneham on the west. (Note Figure 1.) The City is an older inner suburb with a 1975 population of 32,213 living in an area of approximately 4.7 square miles. Historically, Melrose was viewed as a fashionable community comprised of many large single-family homes with a scattered concentration of two-family dwellings around the central business district and a commuter rail line. With the opening of the Boston and Maine rail service, the growth of Melrose began to increase dramatically. This rail line is located approximately three blocks west of Main Street (and parallel to it) with stations less than three-quarters of a mile apart. This excellent rail transportation system has been a key feature both in the historical growth of the City and in its continued desirability today. While there are no major highways which extend through the City, Melrose is bordered on the west by Interstate Route 93 and on the east by Route I-95 allowing for easy vehicular travel. Also available is MBTA bus service.

A. Perceived Problem and Request for Assistance

The Melrose Study was carried out in response to a request for assistance in identifying and analyzing perceived neighborhood change in the residential areas surrounding the central business district (CBD) and major transportation routes. Assistance in proposing corrective measures relative to that perceived change was also requested. In discussions with the city planner, planning staff, and several individuals involved with local real estate, several factors concerning sections of Melrose and perceived problems surfaced. One major factor was the effect of the uncertainty related to the present condition and future potential

Regional Location

MELROSE

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10 0 10
scale in miles

FIGURE 1

of the CBD on the investment characteristics of the surrounding residential areas. Apparently, Melrose had for many years denied any serious land use or development problems, rather priding itself as an exclusively suburban residential community. There seemed to be a lack of awareness that the effective life of its private housing, public facilities, and commercial centers was being drained over time. During the first third of the twentieth century, Melrose experienced its major residential and commercial growth, yet some fifty years later, investment in maintenance and remodeling had reached what was perceived to be its lowest level. Melrose was pictured as a community of great potential that was quickly reaching a critical point regarding its attractiveness as a residential community. The request for assistance displayed an awareness of the need for a concerted effort to investigate and identify perceived problems within the residential sections of the City.

Like many older communities, the central business district (CBD) of Melrose bisects the community and is surrounded by residential stock. This CBD has for some time been an area of concern for city residents and businessmen. Prior to the construction of numerous area shopping centers, the Melrose CBD prospered and grew along a linear path that now stretches for close to a mile along the main street. As the basic systems of transportation changed and outlying, more adaptive, commercial centers developed, the convenience and drawing power of the core area diminished. For several years, the local planning board, redevelopment authority, and concerned citizens have attempted to identify the problems and have proposed various ways in which to revitalize this important segment of Melrose life. However, the variety of directions that proposals have taken also resulted in uncertainty about the future of those residential areas most closely surrounding the business district.

B. Initial Investigation

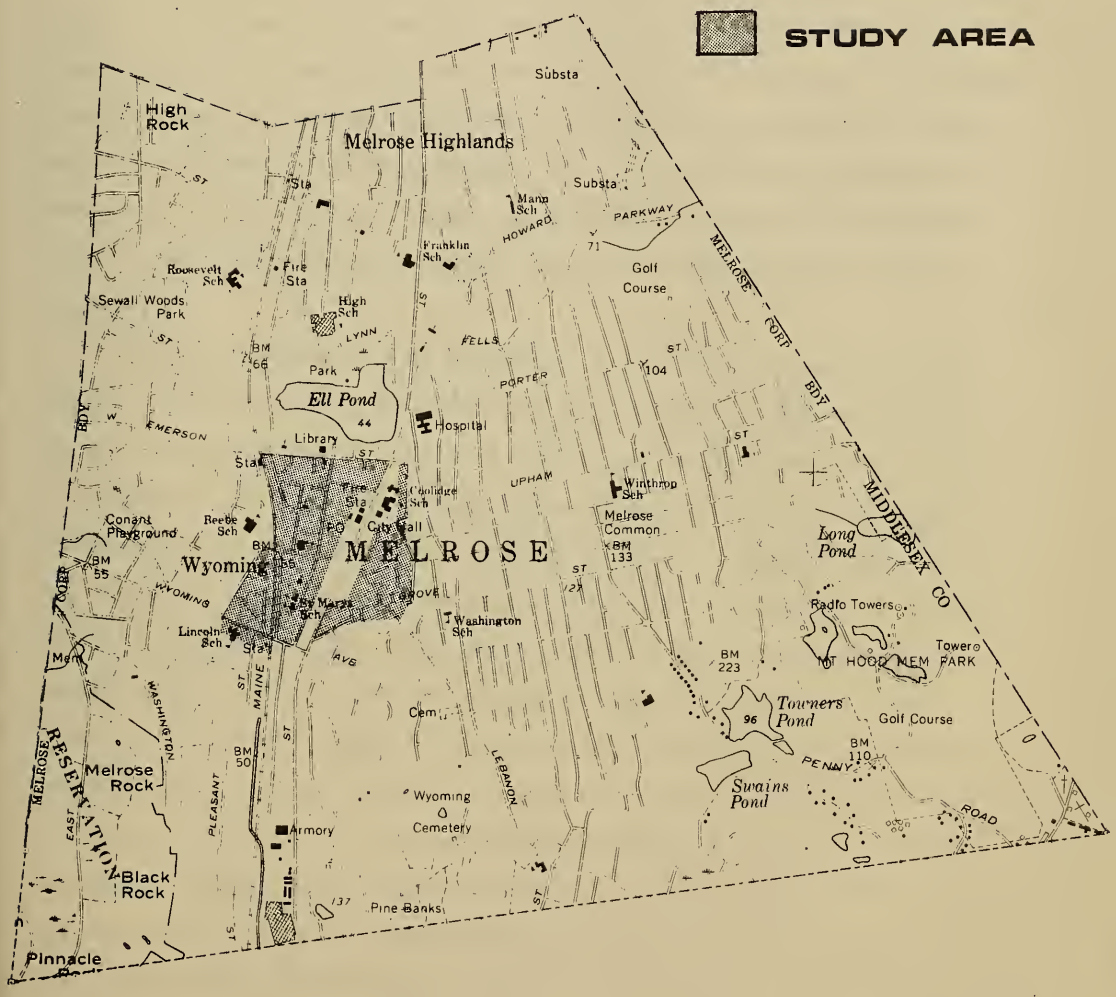
A visual reconnaissance was made of the area which the town planner identified as experiencing the highest degree of disinvestment and greatest extent of change. Our survey of the residential blocks adjacent to the CBD indicated that many of the once spacious single-family dwellings had been divided to accommodate apartments or professional offices (utilized by doctors, dentists, lawyers, and real estate and insurance agents) or had been replaced with new high density apartments. The remaining housing stock appeared to be in various stages of repair; some buildings appeared well maintained while others displayed decay due to an apparent lack of normal maintenance. Similar housing conditions were also apparent in residential blocks around the Wyoming Rail Station.

In further discussions with the Melrose planning office it was clear that a need existed to define more precisely and more objectively the kinds of change that were taking place in Melrose, to indicate where that change was actually taking place, and to determine the rate at which any such change was occurring; no real statement of goals and objectives could rightly be offered until the problems in Melrose were better defined and understood. Therefore, with the acceptance of the area surrounding the CBD and Wyoming Rail Station as the study target area (Figure 2), the thrust of our effort was to explore the availability and usefulness of routinely collected data related to change and to organize that data in such a way that it could be mapped and analyzed.

C. Information Utilized

It was decided to explore all information sources in order to get a better understanding of their usefulness and their limitations in a study on monitoring neighborhood change. Existing planning documents available from the City were

MELROSE



MONITORING NEIGHBORHOOD CHANGE
MELROSE, MASSACHUSETTS

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FIGURE 2

somewhat dated and sparse; only a 1962 master plan, a more recently updated zoning ordinance, and earlier proposals for CBD modification were available. Additional statistical information was available through various municipal offices and departments and included the official street list and the Assessors' and Building Department records. However, these were not organized in a format that allowed easy cross referencing or extrapolation. Also, there was no map available at an appropriate scale on which to outline and experiment with possible alternative target areas or on which to overlay any statistical information that might be obtained.

The task of transferring the information from both the assessors' records and the building department files to a new form (viewed as being most desirable) was a time consuming and tedious task. However, it was felt that once the task was completed, the data would provide a record that, if kept up to date, could greatly assist in the municipality's ability to identify change within an area.

Appropriate indicator data was extracted from existing information sources for the 15-year period, 1960-1975. The selection of this time span was based on several factors. First, there was uncertainty regarding the value of census material; therefore, it seemed prudent to capture at least the last two tabulations. Secondly, with city-wide reevaluation having taken place in 1970, it seemed desirable to capture information that preceded this municipal action in order to test for any possible effects such action might have had on change. Thought was given to the possibility of directly transferring such data to parcel base maps; but as Melrose had none at an appropriate scale (and the drafting of one for study purposes was still in progress), this option was impossible. Instead a new information sheet was developed (see Appendix B).

Once the developed data forms were completed, it became a simple task to transfer the information to completed target area base maps. This transfer allowed for easy visual identification of any area (whether total target area, block, or

parcel) that had experienced change over the 15-year period.

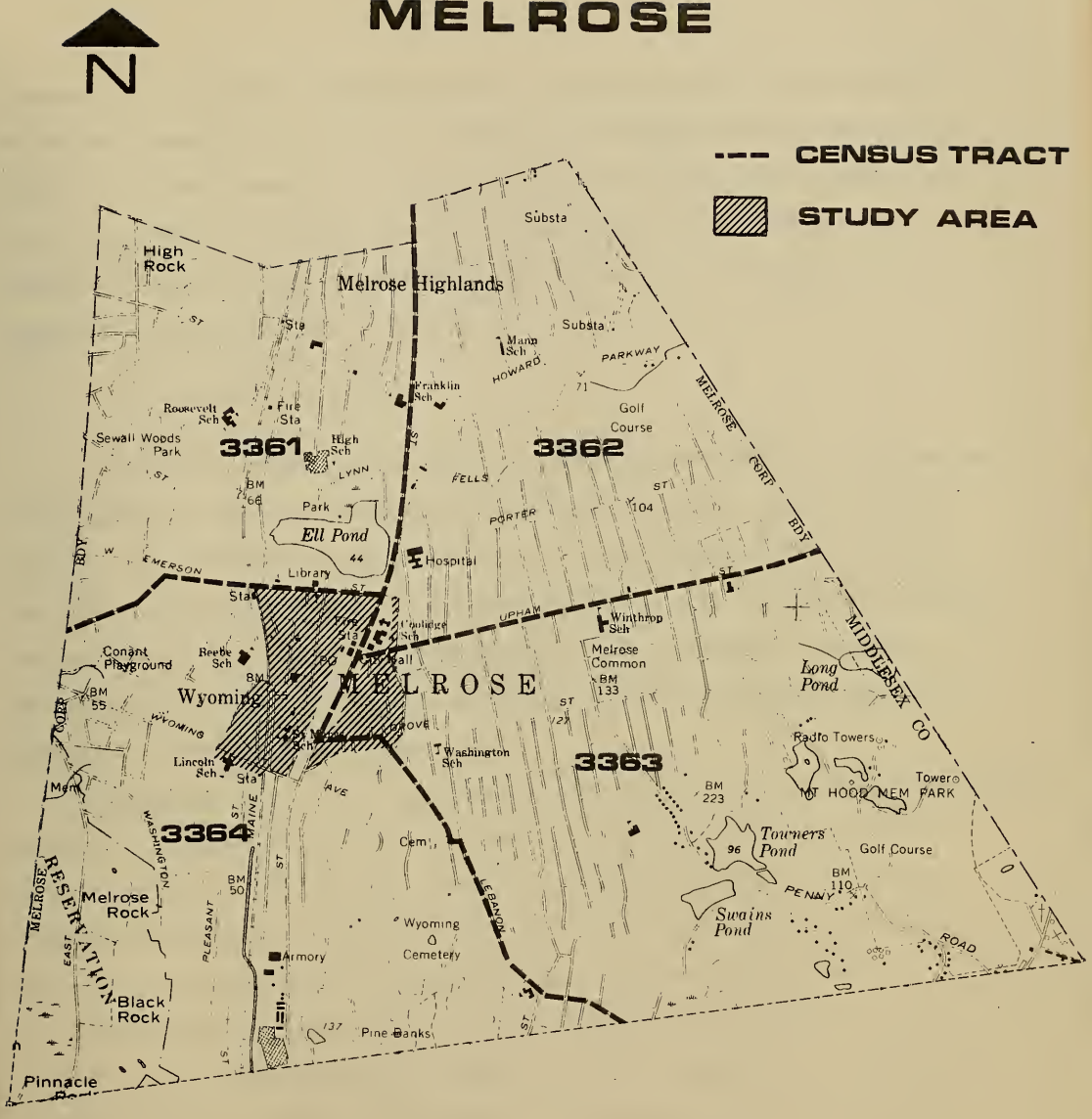
A new parcel base map was prepared from a series of large scale maps available through the Assessors' Office. While this map was being drafted, investigation was begun of the major information sources available for the entire community. This process included a review of general reports and documents and an analysis of the 1970 U.S. Census. Also, MBTA ridership data was reviewed. This information provided a base with which to compare the more specific information that would be collected for the identified study area.

Because the selected study area did not coincide with U.S. Census tract designation (Figure 3), information was compiled on a city-wide and census block basis. Block statistics were available that showed data on selected housing and population subjects for individual blocks. The city-wide information would reflect community characteristics and change and would allow for comparisons with the Boston Standard Metropolitan Statistical Area (of which Melrose is a part). While block data is not as detailed as that compiled by tract, the information was pertinent to our study and much more accurately pointed up differences and similarities between the designated study area and the city as a whole.

D. Results

The future of any neighborhood or area is, to a great extent, determined by how well it meets the needs and demands of a given segment of the housing market. In order to define and analyze neighborhood change in Melrose, it was necessary to determine the characteristics of its general housing supply and the needs/demands of its residents. In other words, what needs does the Melrose housing supply satisfy and what considerations do people weigh in choosing to live in Melrose? Do people live in Melrose because they need and can obtain spacious apartments or homes? Are they attracted to Melrose because housing is of good quality and less expensive than in neighboring communities? How important is public transportation to Melrose

MELROSE



MONITORING NEIGHBORHOOD CHANGE
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FIGURE 3

residents (i.e., do people choose to locate in Melrose because of the availability of frequent commuter rail service)? Do they live in Melrose because they work in Melrose or a nearby community? The answers to these and other questions would lead to an understanding of how well the Melrose housing stock meets present housing demands and would illuminate the opportunities and potential for converting and upgrading older neighborhoods in Melrose.

1. Existing Data Sources

As access to rail was viewed as a strong influencing factor in the past and present growth of Melrose, transportation information available from the MBTA was analyzed. This information indicated that rail ridership had steadily decreased from 1966 to 1974 and showed only a moderate increase in 1975 (in spite of the fact that Melrose had experienced population growth during this period). Ridership patterns have also changed with Wyoming Station experiencing the most significant percentage of increase. (Note Table 3.)

As the overall population of Melrose had generally increased, further investigation of information sources was needed to understand the possible reasons behind such a change in ridership or other noted trends; to conclude from this, as an example, it may be an erroneous assumption (or an oversimplification) that the increase in population was centered around the station experiencing increased ridership.

Through reviewing federal census data for Melrose resident commuter patterns, it was found that although proximity to work seems to be an important consideration in the choice to live in Melrose (note Figure 4); and although public transportation facilities serving Melrose are excellent, a surprisingly low proportion of Melrose residents use commuter rail for their journey to work. According to the 1970 census, only 10.8 percent of all Melrose residents used commuter rail service to get to work, while 73.4 percent travelled to work by car. The 1970 proportion of all workers in the Boston Standard Metropolitan Statistical Area (SMSA) using cars to get to work was 66.9 percent.

TABLE 3

AVERAGE WEEKDAY RAIL RIDERSHIP FROM MELROSE TO BOSTON BY STATION*

Station	1975 Number	1975 Percentage	1974 Number	1974 Percentage	1973 Number	1973 Percentage	1972 Number	1972 Percentage	1970 Number	1970 Percentage	1966 Number	1966 Percentage
Melrose Highlands	335	30.9%	292	30.9%	336	33.2%	348	30.8%	383	31.4%	487	34.6%
Melrose	326	30.1%	439	46.4%	406	40.2%	537	47.1%	570	46.8%	654	46.5%
Wyoming	422	38.9%	214	22.6%	268	26.5%	253	22.2%	265	21.7%	264	18.8%
TOTAL	1,083	100.0%	945	100.0%	1,010	100.0%	1,138	100.0%	1,218	100.0%	1,405	100.0%

* Based on 5-day audits of ridership in March of each respective year (except the figure for March 1975 is based on one day sample only).

SOURCE: MBTA, Commuter Rail Division, Mr. Paul Frazier, 2nd floor of Back Bay Station

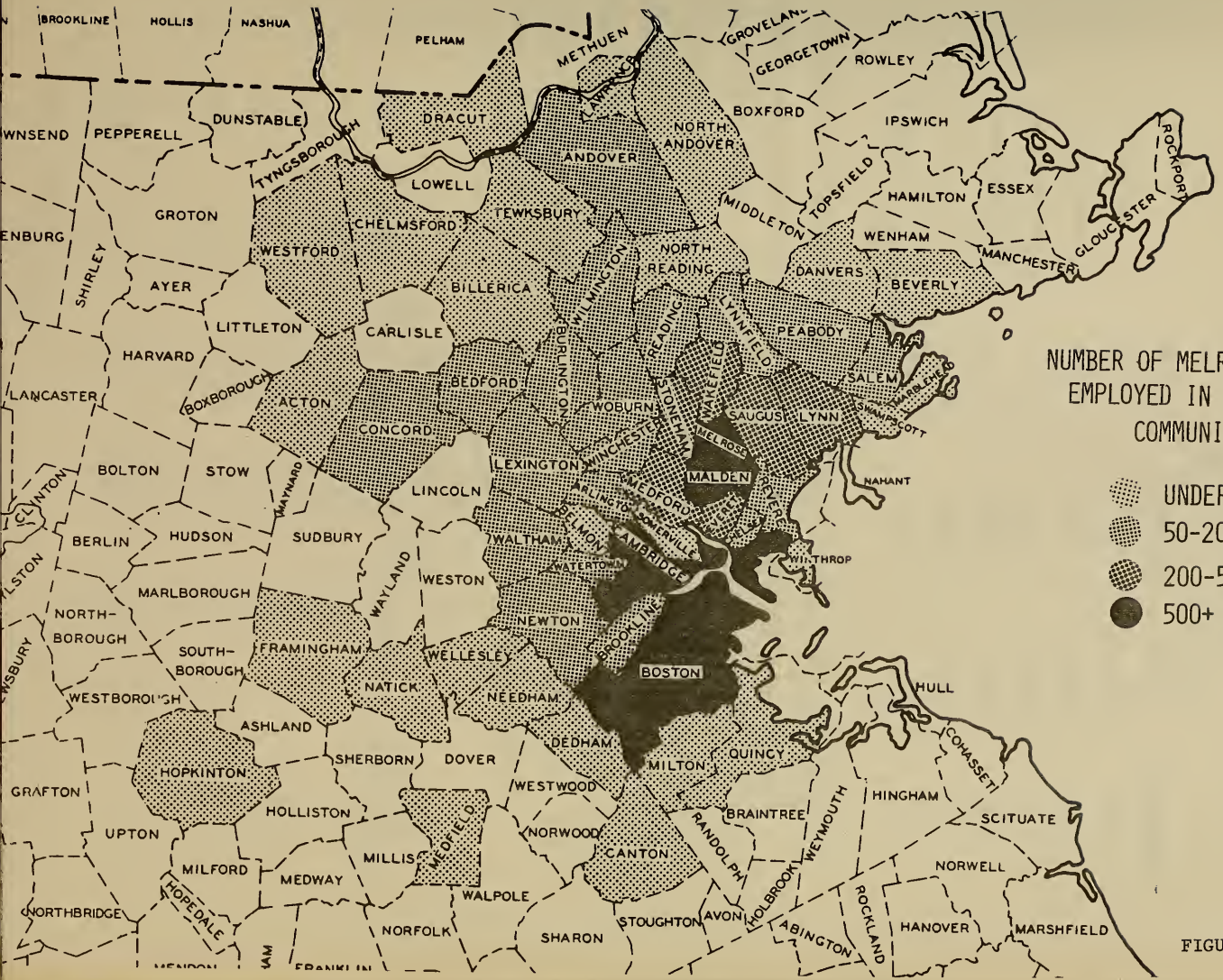

BROOKLINE
HOLLIS
NASHUA
PELHAM
METHUEN
LAWRENCE
GROVELAND
GEORGETOWN
ROWLEY
BOXFORD
IPSWICH
ROCKPORT
GLOUCESTER
MANCHESTER
ESSEX
HAMILTON
TOPSFIELD
MIDDLETON
WENHAM
DANVERS
BEVERLY
PEABODY
SALEM
MARBLEHEAD
SWAMPSCOTT
LYNN
SAUGUS
NAHANT
WINTHROP
HULL
COHASSET
SCITUATE
NORWELL
HANOVER
MARSHFIELD
ROCKLAND
ABINGTON
HOLBROOK
WEYMOUTH
BRAINTREE
RANDOLPH
MILTON
QUINCY
BOSTON
DEDHAM
NORTH ANDOVER
ANDOVER
DRACUT
DUNSTABLE
TYNGSBOROUGH
LOWELL
TEWKSBURY
CHELMSFORD
WESTFORD
GROTON
PEPPERELL
TOWNSEND
SHIRLEY
AYER
LITTLETON
CARLISLE
BILLERICA
WILMINGTON
NORTH READING
READING
LYNNFIELD
HARVARD
BOXBOROUGH
LANCASTER
BEDFORD
ACTON
CONCORD
BURLINGTON
WOBURN
STONEHAM
MELROSE
MALDEN
MEDFORD
SOMERVILLE
CAMBRIDGE
ARLINGTON
BELMONT
WALTHAM
WATERTOWN
LEXINGTON
LINCOLN
BOLTON
STOW
MAYNARD
CLINTON
BERLIN
HUDSON
SUDBURY
WAYLAND
WESTON
NEWTON
BROOKLINE
MARLBOROUGH
NORTH-BOROUGH
SOUTH-BOROUGH
FRAMINGHAM
WELLESLEY
NATICK
NEEDHAM
WESTBOROUGH
ASHLAND
HOPKINTON
SHERBORN
DOVER
GRAFTON
UPTON
HOLLISTON
WESTWOOD
NORWOOD
CANTON
MILFORD
MEDWAY
MILLIS
MEDFIELD
HOPEDALE
NORTHBRIDGE
WALPOLE
NORFOLK
SHARON
STOUGHTON
AVON
NUMBER OF MELROSE RESIDENTS EMPLOYED IN SURROUNDING COMMUNITIES
UNDER 50
50-200
200-500
500+

FIGURE 4

TABLE 4

MEANS OF TRANSPORTATION TO WORK

	MELROSE		Total SMSA	
	Number	Percentage		Percentage
All Workers	12,784	100.0%	1,122,516	100.0%
Private Auto	9,659	73.4%	751,810	67.0%
Bus or Streetcar	574	4.4%	129,516	11.5%
Subway/Railroad	1,423	10.8%	87,596	7.8%
Walk to Work	1,128	8.6%	110,655	9.9%
Other	373	2.8%	42,939	3.8%

SOURCE: 1970 U.S. Census

Regarding the overall population of Melrose, a review of the federal census indicated that between 1960 and 1970 Melrose actually increased in population from 29,619 to 33,180. Perhaps more significant than this change in total population is the major change which has occurred in the age structure of Melrose' population. During the ten-year period, 1960-1970, the median age of Melrose residents dropped sharply -- from 35.0 years of age to 30.5 years of age. Thus, while Melrose housing stock may be aging, the population of the city is actually becoming younger. The accompanying table shows the changing age structure of the city's population.

TABLE 5

MELROSE POPULATION BY AGE

	1960		1970		1960-1970
Age	Number	Percentage	Number	Percentage	Percentage Change
1-14	8,430	28.4	9,273	27.9	- .5
15-29	4,619	15.6	7,147	21.5	+5.9
30-39	3,659	12.3	3,295	10.0	-2.3
40-59	7,533	25.4	7,518	22.7	-2.7
60+	5,378	18.3	5,947	17.9	+ .4
TOTAL	29,619	100.0	33,180	100.0%	

SOURCE: 1970 U.S. Census

These changes in age composition imply that Melrose' total housing stock is being increasingly utilized by younger persons -- single individuals, young couples, or young families just starting out in life -- all of whom are in need of reasonably-priced housing. It should also be noted that home ownership is most apt to occur after the age of 30, so that the members of the 15-29 age group are generally in the market for rental housing. Thus, the shift in age structure in Melrose may be an indicator of a reorientation of Melrose housing away from single-family owner-occupied units and toward a housing market increasingly characterized by rental housing (including converted sub-divided single-family homes).

That Melrose is attractive to young people can be a positive sign -- especially if young couples choose to remain in the community and, possibly, buy homes in the city. Unfortunately, between 1960 and 1970, there was a decline in the 30-39 age group in Melrose (which is an age group that tends toward higher rates of home ownership). Moreover, the proportion of Melrose' population between the ages of 30 and 39 was 10 percent in 1970, compared to 12.3 percent for the state as a whole.

The most prevalent form of housing in Melrose has been the single-family owner-occupied home. The 1970 U.S. Census indicates that the proportion of owner-occupied housing units in the City of Melrose is substantially higher then that of the Boston SMSA; however, this is not the case in the study area where only 37.6 percent of the units are owner occupied. (See Table 6 below).

TABLE 6

HOUSING OCCUPANCY CHARACTERISTICS

	Study Area		Total Melrose		Boston SMSA	
	Number	Per-centage	Number	Per-centage	Number	Per-centage
Owner-Occupied Units	351	37.6%	7,023	68.8%	452,033	50.7%
Renter-Occupied Units	541	57.9%	3,020	29.6%	407,668	45.8%
Vacant Year-Round Units	42	4.5%	169	1.6%	31,055	3.5%
TOTAL UNITS	934	100.0%	10,212	100.0%	890,756	100.0%

The type of housing stock is important in light of the low percentage of owner-occupied units. The table below reveals that while 63.2 percent of all Melrose homes are one-unit structures, only 26.9 percent of the homes in the study area fall within this single-unit category. The percentage of multi-unit structures (which house a higher proportion of renters) is dramatically greater in the study area for structures having 2-9 units and 10 plus units; the latter unit size usually being indicative of larger multi-unit apartment buildings.

TABLE 7

TYPE OF HOUSING STRUCTURE

	Study Area		Total Melrose	
	Number	Percentage	Number	Percentage
One-Unit Structures	251	26.9%	6,450	63.2%
2-9 Units	556	59.5%	3,009	29.4%
10 Unit +	127	13.6%	753	7.4%
TOTAL UNITS	934	100.0%	10,753	100.0%

Regarding housing size (number of rooms per dwelling unit), it is interesting to note that little difference exists between those units in the study area and those in all of Melrose. This is the case despite the fact that there is an average home value difference of $6,225 and a rent difference of $17.44 a month per unit between study area and city-wide housing. There is every liklihood that the same number of rooms available in other parts of Melrose could be obtained in the study area at a lower rate. This could also be an indication of poorer quality housing or the lower cost may be due to a stagnant market (possibly because of neighborhood condition).

TABLE 8

HOUSING SIZE AND VALUE

	Study Area	Melrose
Owner, No. of Rooms	6.2	6.7
Renter, No. of Rooms	4.2	4.4
Home Value	$19,225	$25,450
Rents	$108.81	$126.25

By looking at block census data related to population characteristics (see below), we find that within the study area there are proportionally fewer individuals under the age of 18 (children and young adults) and more people over the age of 62 (elderly) than is the case in the city as a whole.

TABLE 9

POPULATION CHARACTERISTICS

	Study Area Percentage	Total Melrose Percentage
Percentage - Under 18	29.0%	34.3%
Percentage - 18-62	49.0%	49.9%
Percentage - Over 62	22.0%	15.8%
TOTAL	100.0%	100.0%

Thus regarding housing characteristics, our study area is quite different from the city in general; it has proportionally more renter-occupied units, more multi-unit structures , more units not occupied by their owner, comparable living space for less money, and more elderly residents then does proportionately all of Melrose.

According to this information, the City's concern over this area is perhaps justified. However, it must be pointed out that little of this census material is directly related to change; it is instead information that has allowed the formulating of an idea as to how the study area looked at a point in time. In order to index change, changing patterns must be reviewed over time. One important index of neighborhood change/stability is the degree to which people become attached to an area, i.e., the length of tenure (whether as a home owner or renter occupant). It is often assumed a high proportion of persons living in a neighborhood for relatively long periods of time indicates a high level of attachment for and satisfaction with that neighborhood. Conversely, a high rate of turnover in a neighborhood is considered a sign that it is not an area where people choose/wish to live for long periods of time; rather, it serves as a way station for a more transient population. From this it would be tempting to conclude that the tenure of study area residents would be short, due to the high percentage of renters who are considered to move more frequently and due to the percentage of population between the ages of 15-29 (which can be considered a transient age bracket). Unfortunately, such information is not available on a block basis. This type of data could however be acquired on a tract or SMSA scale but would be of little value to the study at hand. If the study area has been expanded to a full census tract or an entire community, such information as that alluded to above (plus a multitude of other indices that could be related to change over time) would be available. With this expansion of the study area, information on smaller segments would have been buried, unless more detailed information available through alternative sources was investigated.

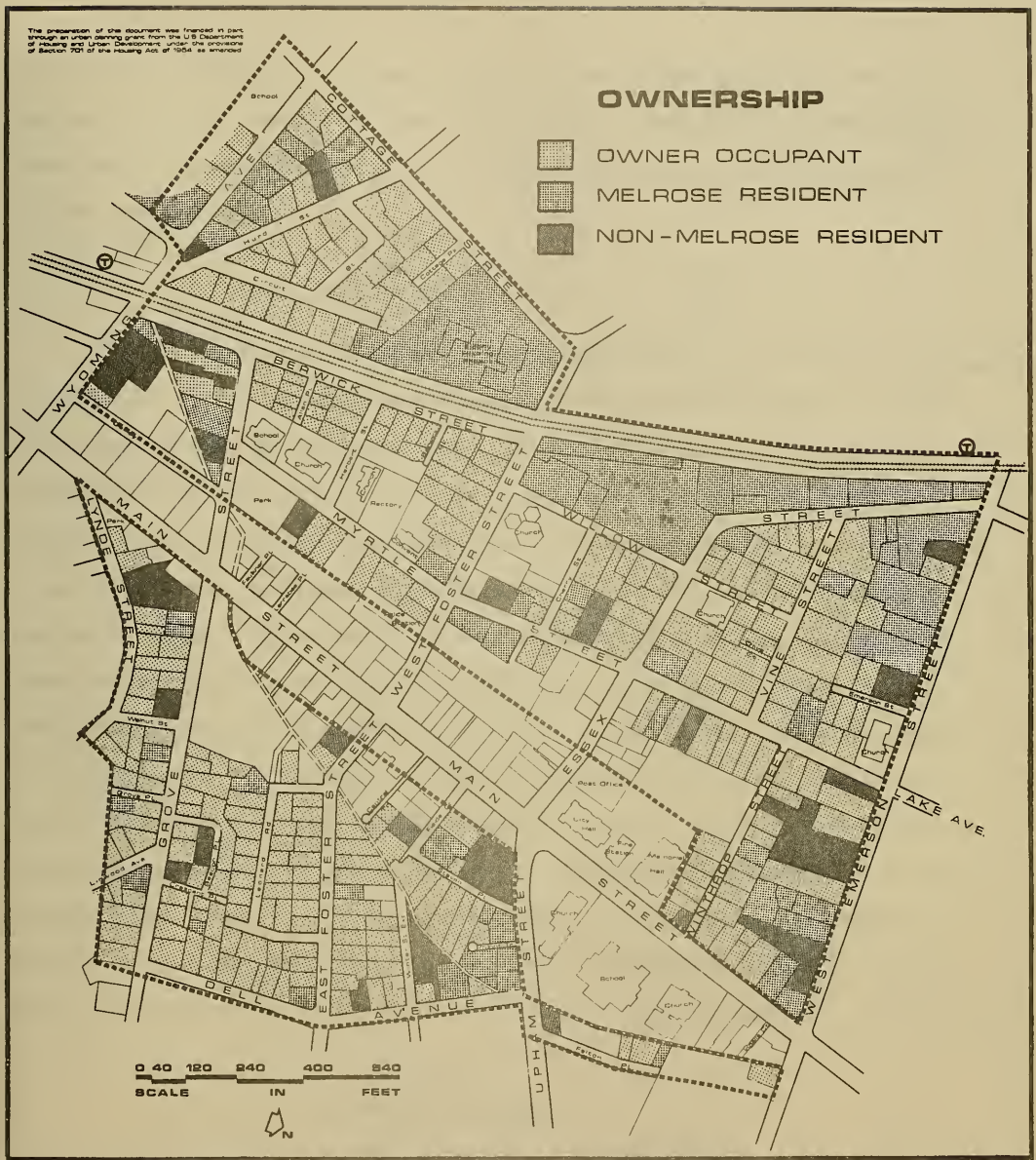
Since the information available from the census, the MBTA, and various other reports and documents could not provide the full range of information necessary as indicators of change and were in most instances out of date, the method proposed in Chapter II was developed and followed.

2. Objective Indicators of Change

a. Ownership

If the address to which property tax bills are sent is considered to indicate the property owner's place of residency, it can be assumed that approximately 60 percent of the parcels within the study area have the owners living in a dwelling unit on that parcel, 19 percent of the parcels are owned by people who reside within the City but live on another parcel, and 10 percent of the parcels are owned by people who reside outside the City. This information indicates that the extent of attachment to the area by property owners is relatively high and that absentee parcel ownership within the study area is weak. However, it must be remembered when looking at this information that it relates to parcel ownership and not unit ownership or occupancy. This distinction is important as what is provided is simple parcel information, rather than data on the size or bulk of structures or the number of people living on a parcel as is the case with federal census data. It is thus possible to look at the percentage of owner occupancy by parcel instead of units. This information should be more reliable as an indicator of the type of land owners who are actually expending funds on their real property.

Closer scrutiny of the ownership map will reveal that a high number of the parcels along West Emerson and Upham Street are absentee owned while high percentages of owner occupancy exist around Leonard Road, East Foster Street, the Circut Street area, Berwick Street from Grove Street to West Foster Street, and residential sections of Willow and Vine Streets. The number of parcels which are absentee-owned by individuals who live elsewhere in town is significantly high and worthy of note. This percentage (19 percent) indicates continued faith in Melrose through investment by existing town residents. Thus, it is possible, through a review of this ownership data, to see where within the study area high degrees of parcel absentee ownership is present and with this information (when compared with other indicator



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MELROSE, MASSACHUSETTS

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FIGURE 5

information) determine if one type of owner is less or more likely to institute a particular type of change to his real property (i.e., does an out-of-town absentee owner tend to expend more capital in maintenance-related activities than does an in-town absentee owner).

b. Change in Ownership

The Change in Ownership map indicates that over the 15-year study period of 1960-1975, 70 percent of the parcels experienced one or more sales. One sale is not unusual over this period of time. In fact, if long term ownership ended during the beginning of the study period, two turnovers of ownership might be expected to have taken place between 1960 and 1975. Therefore, it becomes important to determine trends in length of ownership in order to note areas of change or periods of change over and above that which might normally be expected. As the extent of multiple turnover in the study area is only 25 percent of the total, and as this is perhaps not unusual over a 15-year study period, a finer breakdown is unjustified in this instance. In fact, the knowledge that 30 percent of the parcels experienced no ownership change and 45 percent of the parcels changed ownership only once during the 15-year period would indicate that attachment to the area has been high. However, a closer analysis of the information acquired showed that the rate of ownership change jumped dramatically between the years 1970-1975. During that time period, 49.2 percent of all parcel transfers took place (note Table

TABLE 10
CHANGE IN OWNERSHIP

Year	No. of Parcel Transfers	Percent of Total Transfers
1960-1964	81	21.8%
1965-1969	109	29.0%
1970-1975	186	49.2%
	376	100.0%

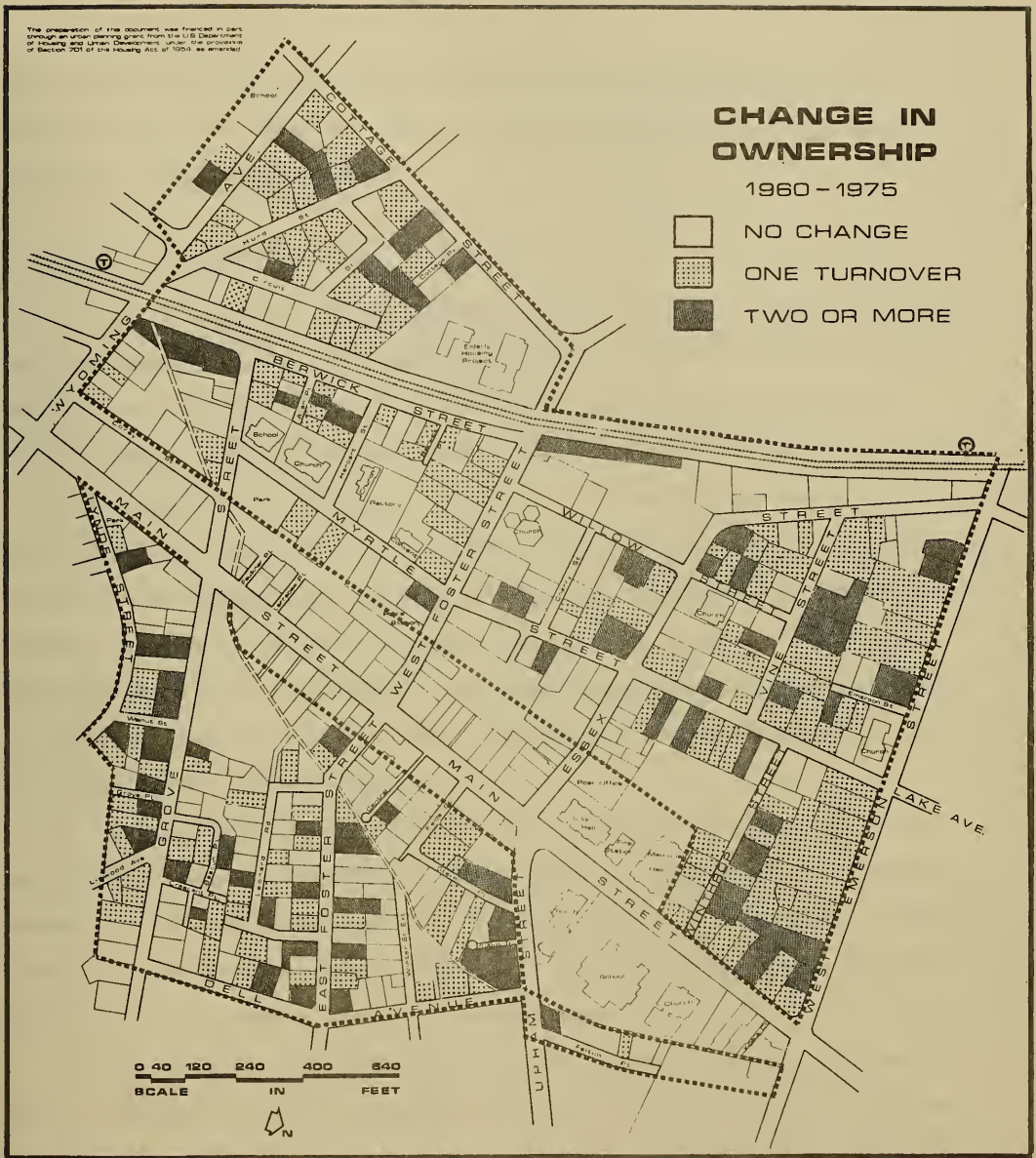

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FIGURE 6

This increase over the prior years' relatively stable rates would lead to consideration of the impact this jump in purchase and sales has made on other indicators of neighborhood change.

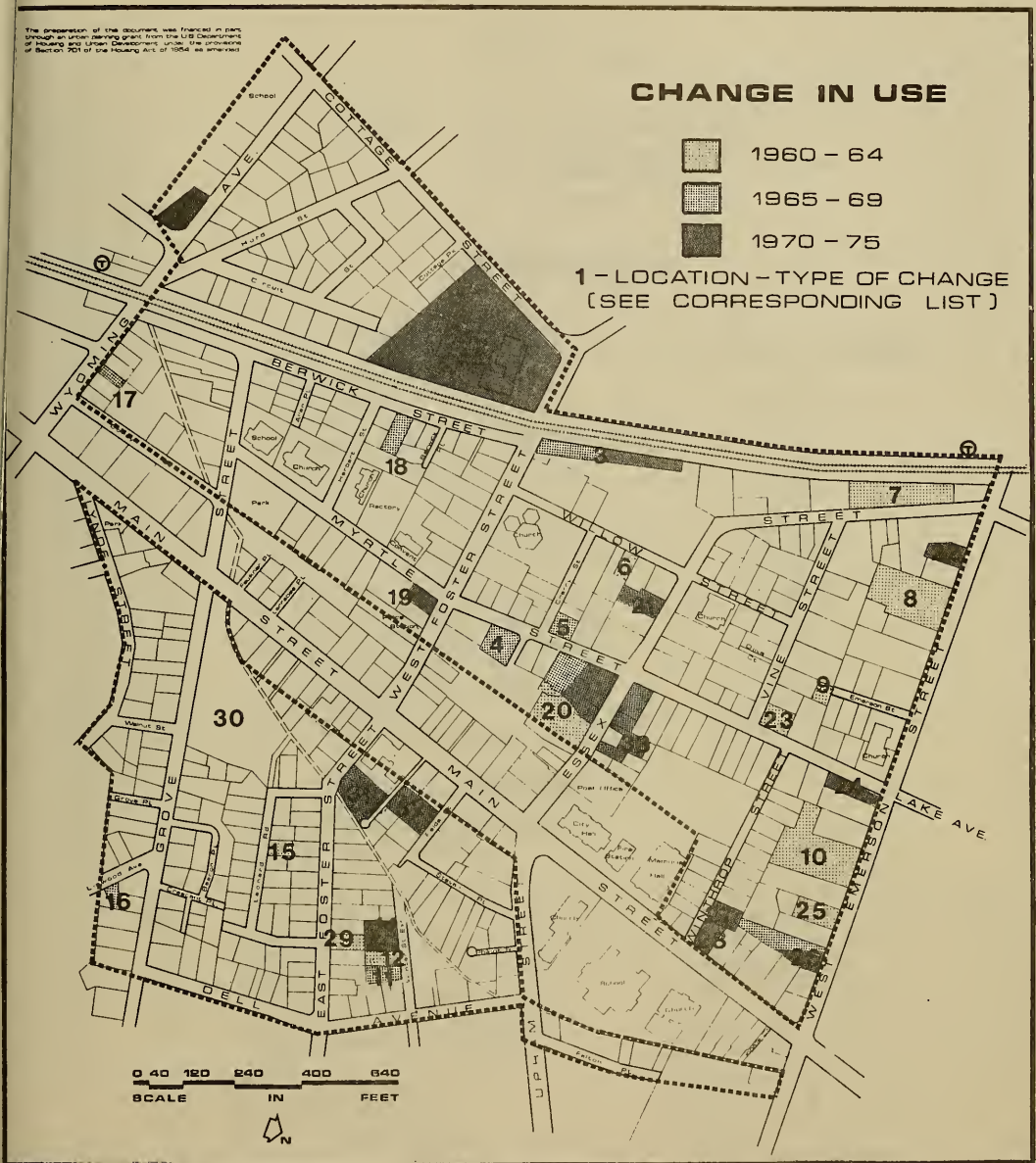
c. Change in Use

Over the 15-year study period, it was found that a number of properties have gone through some sort of transformation where a noticeable change in land usage of the parcel occurred. Of the 33 parcels that experienced change, 16 of these changes were for new construction, while 17 were conversions.

New construction in the study area between 1960 and 1975 produced a total of 242 dwelling units, 2 commercial offices, and 1 professional office. Of the new residential properties, 7 single-family homes, 1 two-family home, and 5 apartment buildings containing 30 units or more were constructed. The compiled data revealed that 99 dwelling units were added to the study area housing stock in 1960-1964. Only two units were added in 1965-1969, and during 1970-1975, this area experienced an increase of 141 units.

The Change in Use map reflects where these activities occurred. It should be noted that most of the new single-family homes were constructed on the eastern boundary of the study area, while most of the apartment-type structures, commercial offices, and professional offices were built within a half-mile radius from the public transit stations on the western boundary side.

The map shows that conversion activity was scattered throughout the area with the majority of change occurring on the western half between Main Street and the railroad tracks. As a result of this conversion, the proximity of off-street parking to the downtown area was increased. Of the other 13 converted parcels (excluding Cerrentani's Supermarket which experienced expansion involving two structures), all were dwelling units at one time. These 13 dwelling units were converted to 28 dwelling units and 8 professional offices. Of these changes,



The preparation of this document was financed in part through an urban planning grant from the US Department of Housing and Urban Development under the provisions of Section 701 of the Housing Act of 1954 as amended

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FIGURE 7

CHANGE IN USE

LEGEND
D.U. - Dwelling Units
P.O. - Professional Offices
C. - Commercial
V. - Vacant

NEW CONSTRUCTION

MAP #	STREET ADDRESS	TYPE OF CHANGE
1	56 West Wyoming	30 D.U.'s
2	99 Cottage	109 D.U.'s
3	177 West Foster Street	1 C.
4	75 Myrtle Street	1 C.
5	84 Myrtle Street	1 P.O.
6	39 Willow Street	2 D.U.
7	220-230 Essex Street	32 D.U.
8	108-118 West Emerson Street	30 D.U.
9	24 Emerson Place	1 D.U.
10	42-44 West Emerson Street	32 D.U.
11	57 Winter Street Extension	1 D.U.
12	51 Winter Street Extension	1 D.U.
13	49 Winter Street Extension	1 D.U.
14	45 Winter Street Extension	1 D.U.
15	32 Leonard Road	1 D.U.
16	179 Linwood Avenue	1 D.U.

CONVERSION

17	23-25 West Wyoming Avenue	3 D.U./C. to 5 D.U.
18	133 Berwick Street	1 D.U. to 2 D.U.
19	80 West Foster	1 D.U. to 2 P.O./1 D.U.
20	Corner Mytle & Essex Street	Cerrantani's Expansion
21	90 Essex Street	2 D.U. to 1 D.U.
22	122-126 West Emerson	4 D.U. to 6 D.U.
23	3 Vine Street	1 D.U. to 2 D.U.
24	62 West Emerson Street	2 D.U. to 3 D.U.
25	30 West Emerson Street	2 D.U. to 4 D.U.
26	20 West Emerson Street	4 D.U. to 4 P.O. Basement to 1 P.O.
27	9 Winthrop Street	3 D.U. to 2 D.U.
28	630 Main Street	2 D.U. to P.O.
29	62 East Foster Street	1 D.U. to 2 D.U.

30	Transitron Block to vacant (used for parking)
31	Converted to Off-Street Parking Area
32	Field Court Parking Area
33	Converted to Off-Street Parking Area

three occurred during the 1960-1964 era, three occurred in the 1965-1969 era, and the remaining seven occurred during the 1970-1975.

d. Private Investment Activity

When looking at the three types of private investment activity, as outlined in the method of analysis section, it is evident that half of all such activity has taken place between 1970 and 1975.

TABLE 11
PRIVATE INVESTMENT ACTIVITY

Year	No. of Parcel Experiencing Activity	Percentage of Total
1960-1964	45	27.8%
1965-1969	36	22.2%
1970-1975	81	50.0%
	162	100.0%

A breakdown of the types of activity undertaken over the entire period shows the majority of such activity was related to maintenance.

TABLE 12
TYPE OF ACTIVITY OVER A 15-YEAR STUDY PERIOD

Activity	No. of Parcels Experiencing Activity	Percentage of Total
Maintenance	108	66.7%
Structural	40	27.7%
Amenity	14	8.6%
	162	100.0%

This high percentage of maintenance activity is somewhat understandable in light of the average age of the residential stock.

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FIGURE 8

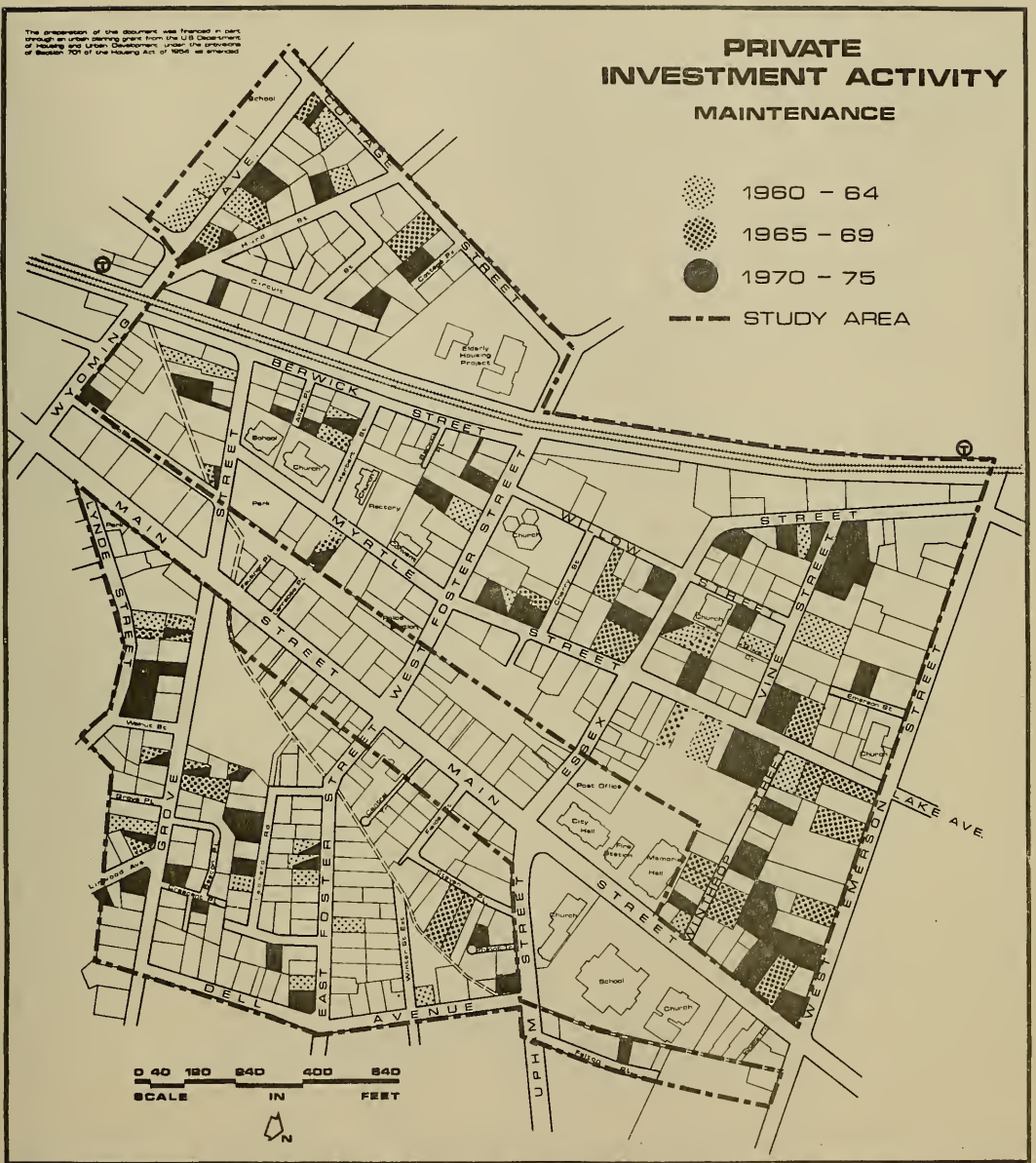

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FIGURE 9

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FIGURE 10

TABLE 13
PRIVATE INVESTMENT ACTIVITY BY TYPE AND YEAR

	Maintenance		Structural		Amenity	
	No. of Parcels	Percent	No. of Parcels	Percent	No. of Parcels	Percent
1960-1964	25	23.1%	17	42.5%	3	21.4%
1965-1969	23	21.3%	8	20.0%	5	35.1%
1970-1975	60	55.6%	15	37.5%	6	42.9%
	108	100.0%	40	100.0%	14	100.0%

A more detailed breakdown indicates that while structural activity dropped significantly from 1960-1964 to 1965-1969, the more recent increase would tend to indicate a growing interest in this type of activity. Usually such expenditures involve substantial capital and show a long-term investment in the parcel. Looking at the Private Investment Activity Sturctural map, it is clear that this change occurred in a scattered fashion.

Maintenance activity, on the other hand, was relatively stable for the ten-year period 1960-1969 but increased substantially during five years from 1970-1975. This recent maintenance activity can be viewed as a positive occurance, showing that the extent of interest in the parcels has not dwindled, but has in fact increased significantly. It is clear that this activity, too, has been scattered throughout the study area, indicating that no one block or subarea has experienced a trend of continued neglect at least over the last 15 years.

Amenity activity has continued to increase proportionately throughout the 15-year study period; yet the rate of such activity as a percentage of the total diminishes its significance. It is interesting to note, however, that the amenity map indicates that a subarea of such activity does exist: the area east of Main Street in the Grove and Dell Street area has dominated this type of activity for the last 15 years. This is perhaps somewhat surprising in light of the questionable future of the vacant "Transitron Block;" yet it can perhaps be explained as a

snowball effect. This collective data on private investment activity indicates that change is indeed occurring and at a surprisingly high rate for the period 1970-1975. There has been a significant increase in maintenance, a steady growth in amenity activity (although still low in relation to other types of activity), and a resurgence in the amount of structural change. This would hardly be the case in an area experiencing true disinvestment and heading for rapid decline.

e. Capital Improvements

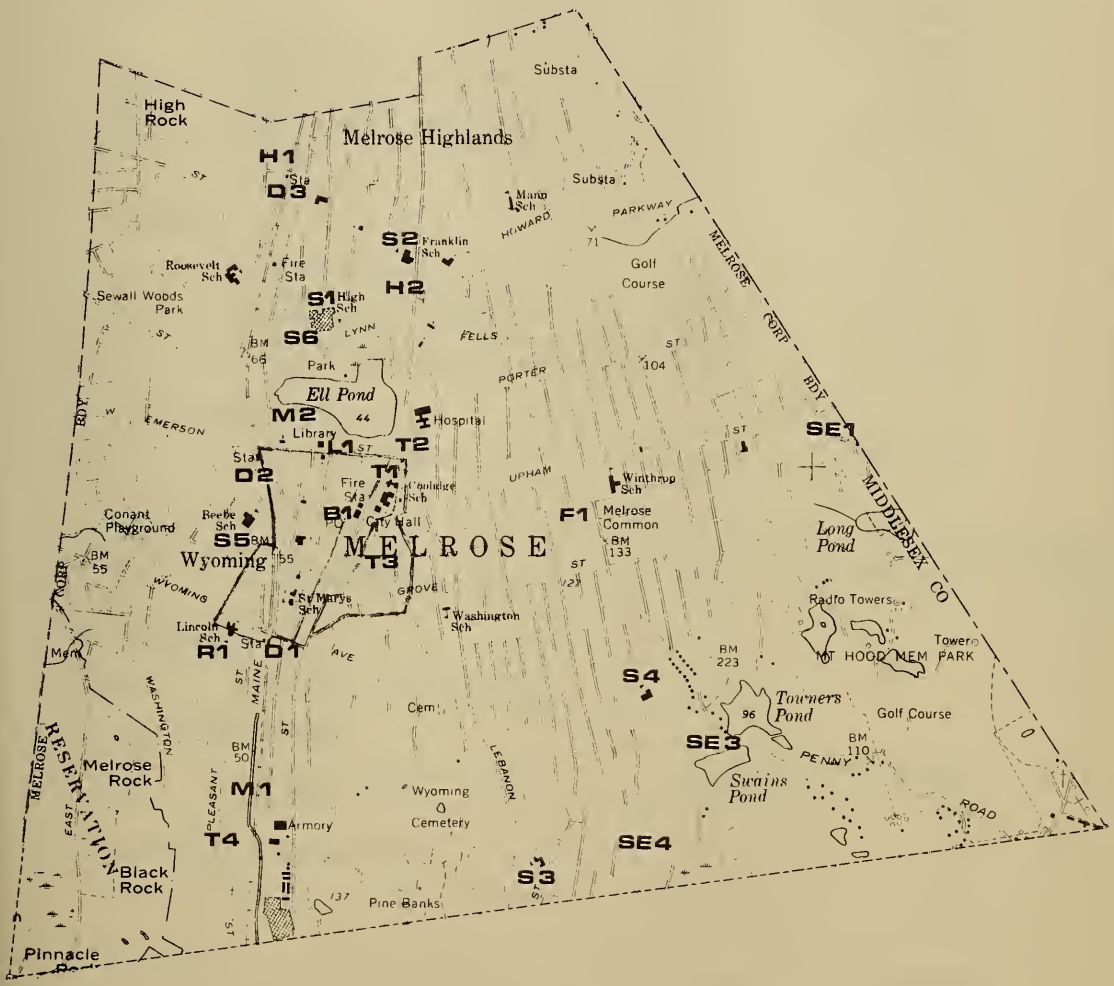
In analyzing the capital improvements made within the study area boundaries (see map 11 and related legend), it is apparent that a number of traffic and parking improvements were undertaken along with public building repair. Although more capital improvements were undertaken on the outer fringe of the surrounding area, there is no direct evidence of any specific pattern of spending or investment in one area of the city over another.

During the past 15 years, Melrose's capital improvements have been made throughout the city, and with the apparent desire of meeting perceived city-wide needs, rather than directing an effort toward stimulating private residential investment activity. Primary emphasis has been placed on educational facilities, vehicle circulation and parking, railroad depot improvements and sewage-related matters. Relatively little has been done in the areas of open space and recreation, beautification projects, improved lighting or pedestrian-related amenities. This is not to say that these types of expenditures would spur private investment; but even if that were the case, it is impossible to reach any such conclusion based on the location and kinds of capital improvements made in the City of Melrose.

MELROSE

CAPITAL IMPROVEMENTS

1960 – 1975



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SOURCE CITY PLANNING OFFICE, MELROSE

FIGURE 11

MELROSE CAPITAL IMPROVEMENTS

1960 - 1975

		YEAR	AMOUNT	
SCHOOLS				
S1	High School	1975	$10,400,000	
S2	Franklin School	1965	900,000	
S3	Ripley School Addition	1965		
S4	Hoover School	1966	725,000	
S5	Beebe School Addition	1963	186,000	
S6	Old High School Addition	1958	1,300,000	
TRAFFIC				
T1	Topics Project	1976	$ 250,000	
T2	Livermore Parking Lot	1970		
T3	Fields Court Parking Lot	1974		
T4	Pleasant Street Reconstruction	1971-74	109,000	
T5	Melrose Street Reconstruction	1975	97,000	
FIRE DEPARTMENT				
F1	East Side Fire House	1963	$ 125,000	
HOUSING AUTHORITY				
H1	Steele House	1971	$ 2,635,000	155 units
H2	Franklin Square House	1976	3,000,000	150 units
BUILDINGS				
B1	City Hall Improvements	1976		CETA
MDC IMPROVEMENTS				
M1	Ell Pond Brook Channel	1966-69	$ 3,523,000	
M2	Swimming Pool	1972	536,000	
RECREATION FACILITIES				
R1	Lincoln School Playground	1975	$ 4,000	
LIBRARY				
L1	Library Addition	1963	$ 500,000	
RAILROAD DEPOTS				
D1	Wyoming	1972	$ 6,100	
D2	Melrose	1972	6,100	
D3	Highlands	1972	6,100	
		plus	33,000	

SEWERS		YEAR	AMOUNT
SE1	East Side Replacement Sewer	1977	$ 1,200,000
SE2	Penny-Dexter Road Sewer	1973	250,000
SE3	Swains Pond Road Sewer	1971	276,000
SE4	Bratley Street Drain	1973	58,000

SOURCE: City Planning Office, Melrose

IV. ACTIONS AND STRATEGIES

A. Governmental Methods at Federal, State and Local Levels

In order to formulate possible strategies for housing rehabilitation in a neighborhood context, the Office of Local Assistance investigated existing and proposed programs related to neighborhood conservation, stabilization, and revitalization. Special emphasis was given to examining methods and techniques which are used at different governmental levels.

1. Federal Level

The purposes and objectives of the Community Development Act of 1974, as amended, indicated that the emphasis in federal programs related to housing would be to conserve the nation's existing housing stock. Under Title 1 - Community Development, every community must meet certain requirements on its application in order to secure funding. These requirements include a summary three-year plan, the formulation and description of a program, and a housing assistance plan. The Department of Housing and Urban Development (HUD, the federal funding agency) was amenable to applications that stated the needs, goals, and objectives of home improvement programs, housing maintenance programs, code enforcement programs, rehabilitation loan and grant programs, etc.

In surveying the HUD applications of 39 municipalities across the state in order to determine the efforts and techniques employed to attack housing problems in those communities, it was found that some cities and towns are planning or have already implemented housing programs that are geared to the concept of preserving residential neighborhoods by conserving existing housing stock that may be on the verge of deterioration or already in a state of bad repair.

At this point, it should be noted that the amount of federal funding available for the entire Community Development program is totally inadequate for meaningful improvements in even a small number of the nation's cities and towns. Therefore, most communities are using available federal funds as leverage to attract the private financial resources at the local level and to get them involved in the community development process.

2. State Level

The Executive Office of Communities and Development recently submitted the first Housing Policy Statement for the Commonwealth of Massachusetts to the Governor. The Housing Policy Statement focuses on policies and priorities that will provide an operational framework for the Commonwealth's efforts to ensure decent, safe, and sanitary housing for all its citizens.

One of the goals outlined in the statement is "To encourage the maintenance, rehabilitation and upgrading of the state's existing private housing stock, and to strengthen local neighborhoods." In an effort to attain this goal, the Department of Community Affairs has established guidelines and procedures which explain how communities concerned with the concept of neighborhood stabilization can develop a Neighborhood Improvement Program (NIP). Under the NIP, local housing authorities are to develop and implement comprehensive plans to upgrade existing housing stock and to provide for services and facilities within a specific target neighborhood utilizing Chapter 705 (scattered site family housing), Chapter 707 (rental assistance program), and other state and federal funds.

The following is a list of Massachusetts communities that are involved in NIPs with the Department of Community Affairs.

TABLE 14
COMMUNITIES INVOLVED IN DCA NEIGHBORHOOD IMPROVEMENTS PROGRAM

MUNICIPALITY	TYPE OF PROGRAM AND AMOUNT OF MONIES	
	705	707
Boston	$1,000,000	$300,000
Brockton	1,600,000	110,000
Fitchburg	175,000	120,000
Lawrence	----	140,000
Lowell	1,200,000	110,000
Waltham	1,000,000	142,000

As most state funds are already "committed to the brink," it is improbable that assistance would be available if a community were to apply for funding from this year's budget. This does not negate the need for a municipality to have access to more timely and factual information, as this information alone can be a valuable tool to a community that is beginning to realize the importance of saving its existing housing stock.

3. Local Level

Aside from being a required element for HUD funding, the neighborhood is an ideal level of the community on which to foster meaningful citizen input. Citizen participation in the planning process is a vital factor that could well mean success or failure of any comprehensive community development or neighborhood program. One area of concern is that most local officials think of citizen participation mainly as a means of giving neighborhood residents a voice in the preparation of plans and programs affecting their own areas. The problem is that this form of citizen input is often too limited in scope to give a true sense of citizen participation. First, in order to be viable, the planning process should involve citizen input at every stage; second, other sectors of the community (i.e., socio-economic institutions such as social service agencies and banks) must be involved in the planning process. For details on establishing a meaningful citizen participation process, refer to the Guide to Citizen Participation supplement to this report.

It is important to note that in any comprehensive approach to neighborhood

revival or stabilization, local governments must provide some capital expenditures in the neighborhood (i.e., street lighting, community facilities, sewers, water mains, etc.). Public investments must be made in conjunction with the housing programs, for few homeowners will make investments to improve the condition of their housing in the absence of general improvement in the area. Conversely, one or two blighted buildings can have a cancerous effect on the surrounding properties. One strategy local governments are utilizing to spur initiative among citizens is to provide incentives to the neighborhood homeowners. Incentive stretegies include the following:

Rebate or Grant -- This includes providing a rebate or grant equal to a percentage of the repair value, either as a direct rebate to the owner or as a means to improving the availability of loan funds from local lending institutions.

Tax Shelter -- This is an exemption from property tax reassessment which might result from eligible improvements and repairs which would cause an increase in the building's assessed value.

Establishing a Rehabilitation Loan Fund -- This requires devising a program similar to HUD Section 312, whereby banks lend money directly to the city. This shelters the interest from federal income tax and should therefore result in a lower interest rate; the city in turn loans the money at these lower rates to property owners who wish rehabilitation.

Technical Assistance -- This consists of providing formal or informal counseling to homeowners on matters relating to the financing and construction of intended home improvements. Those providing assistance should include social service agencies capable of handling family problems, advocating access to adequate insurance coverages for homeowners (eliminating possible "redlining"), and advising on consumer protection, home burglary protection, and energy conservation. Such assistance could serve as a valuable tool in terms of operating an efficient program as it would provide a mechanism for community input and participation for

those homeowners who intend to make the improvements themselves.

B. Index of Local Attempts at Neighborhood Preservation through Rehabilitation

An index was drawn from a survey of the applications to HUD from the 39 Massachusetts entitlement communities presently receiving community development block grant monies. The intent of the index is to show in particular those cities and towns that are planning to begin or have already implemented housing programs geared towards rehabilitation, improvement, and maintenance-type projects. A matrix was developed categorizing communities by 1970 population, total grant amount, type of housing-related activity, and portion of the grant allocated for each program.

In extracting information from the index on those cities and towns planning rehabilitation, improvement, and maintenance activities, many similarities were noticed. Programs employing code enforcement and demolition of blighted, unwanted structures were common. Most municipalities have patterned their rehabilitation programs after the urban renewal and concentrated code enforcement programs of the 1950s and 1960s, utilizing the Section 312 and Section 115 loans and grants programs. Boston, Chelsea, Framingham, Holyoke, Marlborough, North Adams, and Worcester, to name a few, have begun or are planning to implement programs using incentive strategies (i.e., rebates or grants for percentage of repairs, exemption from property tax reassessment for participating homeowners, etc.). Strategies like these are designed to promote and maintain neighborhood confidence by curbing deterioration through spurred owner investment. It should be mentioned that, in terms of eligibility criteria, only resident homeowners can participate in these programs, and such participation is limited to the boundaries of the target area -- whether it is a neighborhood or city-wide program.

TABLE 15
INDEX OF LOCAL PROGRAMS FOR NEIGHBORHOOD PRESERVATION/REHABILITATION

CITY/TOWN 1975 POPULATION	TOTAL "CD" BLOCK GRANT	DESCRIPTION OF HOUSING PROGRAMS	FEDERAL FUNDS ALLOCATED FOR HOUSING
Adams 11,270	6,364	N.A.	----
Arlington 50,223	169,000	Rehab. Loans & Grants	$ 59,000
Boston 637,986	30,307,000	Home Improvement Program	4,675,000
		Public Housing Improvement (BHA)	3,000,000
		Special Housing Program	300,000
		Clearance Demolition	1,687,000
		Acquisition of Vacant Buildings	312,000
		Restoration % Improvement of Vacant Lots	500,000
Brockton 95,688	1,032,000	Code Enforcement	26,000
		Clearance, Demolition, & Rehabilitation	55,000
		Relocation Payment & Assistance	175,000
Brookline 53,150	1,210,000	Code Enforcement	127,000
		Clearance, Demolition & Rehabilitation	40,000
		Rehabilitation Loans & Grants	50,000
Cambridge 102,095	4,035,000	Clearance, Demolition, & Rehabilitation	198,000
		Rehabilitation Loans & Grants	550,000
		Relocation Assistance	50,000
		Housing Rehabilitation & and Const. Relocation (Model Cities)	175,000 18,000
Chelsea 25,066	1,850,000	Code Enforcement	75,000
		Clearance, Demolition, & Rehabilitation	40,000
		Rehabilitation Loans & Grants	300,000
Chicopee 58,431	365,000	N.A.	----
Dedham 26,924	6,000	N.A.	----

CITY/TOWN 1975 POPULATION	TOTAL "CD" BLOCK GRANT	DESCRIPTION OF HOUSING PROGRAMS	FEDERAL FUNDS ALLOCATED FOR HOUSING
Fall River 100,339	5,187,000	Home Rehabilitation Program	$792,111
		Rehabilitation Conversions	50,000
Fitchburg 39,070	566,000	Demolition	100,000
		Code Enforcement	22,000
		Rehabilitation Assistance	100,000
Framingham 65,564	249,000	Code Enforcement	10,500
		Rehabilitation Loans & Grants	174,000
		Relocation Assistance	20,000
Gloucester 27,209	1,138,000	Acquisition of Real Property	100,000
		Code Enforcement	26,000
		Clearance Demolition	32,000
		Rehabilitation Loans & Grants	90,000
		Relocation Payment Assistance	4,000
Haverhill 44,399	1,976,000	Land Acquisition	393,000
		Relocation	82,000
		Demolition	25,000
		Housing Improvement Program	50,000
Holyoke 46,790	2,943,000	Home Rehabilitation Loans	267,000
		Rehab. -- Mill Townhouses	275,000
		Payment -- Rental Loss	15,000
		Relocation Payment & Assistance	668,000
		Acquisition, Demolition	568,000
Hull 10,572	356,000	Rehab. Loans & Grants	102,000
Lawrence 67,515	1,637,000	Demolition	37,000
		Garden -- Summer Rehab.	25,000
		Concentrated Code Enforcement	300,000
		No Common Redevelopment	760,000
Leominster 35,429	116,000	Code Enforcement	25,000
		Lead Paint Detection	1,000

CITY/TOWN 1975 POPULATION	TOTAL "CD" BLOCK GRANT	DESCRIPTION OF HOUSING PROGRAMS	FEDERAL FUNDS ALLOCATED FOR HOUSING
Lowell			
91,177	3,542,000	Clearance, Demolition	$ 80,000
		Relocation Assistance	90,000
		Acquisition	75,000
		Housing Rehabilitation	255,500
Lynn			
80,240	3,234,000	Code Enforcement	5,000
		Demolition	100,000
		Relocation Payment	25,000
		Rehabilitation Loans & Grants	595,000
Malden	4,546,000	Code Enforcement	90,000
55,814		Land for Scattered Site Housing	450,000
		Housing Needs Study	20,000
		Low Interest Rehab. Loans	150,000
		Housing Modernization Study	25,000
Marlborough			
30,249	1,068,000	Code Enforcement	20,000
		Acquisition	70,000
		Rehabilitation	100,000
		Rehab. Loans	50,000
		Demolition	20,000
		Relocation	20,000
		Loss of Rental Income	5,000
Medford			
60,702	185,000	Acquisition Real Prop.	143,000
New Bedford			
100,345	10,125,000	Concentrated Housing Rehab. & Neighborhood Improvement	1,250,000
Newburyport			
16,341	588,000	Rehab. Revolving Loan Fund	50,000
Newton			
89,183	655,000	Site Acquisition	60,000
		Code Enforcement	61,000
		Clearance, Demolition & Rehabilitation	10,000
		Rehab. Loans & Grants	150,000
		Relocation Assistance	10,000
North Adams			
18,424	275,000	Rehab. Loans & Grants	78,000
		Relocation Assistance	2,000
		City-Wide Housing Survey	6,820

CITY/TOWN 1975 POPULATION	TOTAL "CD" BLOCK GRANT	DESCRIPTION OF HOUSING PROGRAMS	FEDERAL FUNDS ALLOCATED FOR HOUSING
Peabody 45,503	282,000	N.A.	----
Pittsfield 55,299	1,342,000	Rehab. Loans & Grants	$ 340,000
		Code Enforcement	20,000
		Acquisition of Property	150,000
		Demolition	30,000
		Relocation	75,000
		Payment for Rental Loss	5,000
Plymouth 26,907	89,000	N.A.	----
Quincy 91,487	983,000	Code Enforcement	75,000
		Clearance, Demolition & Rehabilitation	35,000
		Rehab. Loans & Grants	425,000
Revere 41,292	30,000	N.A.	----
Salem 38,545	992,000	Planning & Rehab Program	----
Somerville 80,596	346,000	Rehab. Loans & Grants	50,000
Springfield 168,785	9,096,000	Clearance, Demolition & Rehabilitation	200,000
		Rehab. Loans & Grants	1,250,000
		Relocation	700,000
		Disposition	25,000
Taunton 42,148	135,000	N.A.	----
Waltham 56,757	199,000	Rehab. Loan Subsidies	20,000
Weymouth 56,854	208,000	Housing Maintenance Program	41,700
		Demolition	
Worcester 172,342	6,044,000	Project Rehabilitation	178,000
		New Housing Development	110,000
		Demolition	50,000
		Rehab. Planning	10,000
		Model Cities NDP	20,000
		De-Leading Program	115,000
		Worcester Tenants Assoc.	37,113
		Services to Public	85,443

Limits on the type of eligible properties and incomes varied amongst the communities. In Boston, the limit is 1-6 family units with a taxable income limit of $16,000 per annum. In Chelsea, eligible property was limited to 1-3 family units and income limited to $15,000. In Holyoke, the taxable income may not exceed $20,000 for eligible 1, 2, and 3-family houses. In terms of the rebate or grant incentive in Boston and Chelsea, one can receive a rebate or grant equal to 20 percent of the repair value as estimated by the city rehabilitation specialist. In Holyoke, the amount of the grant ranges from 15 to 30 percent, and it is determined by a percentage of repair value and the homeowner's taxable income. The maximim rebate allowed has been categorized as follows:

Category	Taxable Income	Grant
A	up to $3,000	30%
B	$1 to $10,000	25%
C	$10,001 to $12,000	20%
D	$12,001 to $20,000	15%

Some communities are operating their programs through the local redevelopment authority, while others have utilized the non-profit development corporation. For instance, in Fall River, a non-profit corporation disburses "C.D." loans, the term of the loan being based on income and ability to pay (hardship cases may have as long as 20 years to repay). One unique item of this program is the interest rate subsidy (i.e., if the owner's income is 50 percent of the city median income, the interest rate will be 4 percent; this interest rate is scaled up to 8 percent for an owner with 180 percent of city median income).

Interest Rate	% of City Median Income
4%	50%
5%	80%
6%	120%
7%	150%
8%	180%

The City of Worcester's rehabilitation loan and grant program is also operated by a non-profit community development corporation. The program is based on the FHA Title 1 Improvement Loan Program. The Title 1 Program provides 90 percent federal insurance on loans made by private lenders with interest rates to a maximum of 12 percent for a term of twelve years or less. The non-profit corporation complements the program by providing 25 percent of the rehabilitation costs through a grant, thereby lowering the amount which must be amortized monthly.

As mentioned earlier, there are six Massachusetts communities, Boston, Brockton, Fitchburg, Lawrence, Lowell, and Waltham that are planning to utilize 705 rehabilitation funds and 707 rental assistance in conjunction with community development funds in their neighborhood improvement programs. For example, in Waltham they plan to provide rehabilitation loan subsidies for rehabilitation of up to 180 units; in Fitchburg, the Chapter 705 state housing program will be used for absentee-owned dilapidated buildings under the power of the local housing authority.

Theoretically, as these and other programs progress, there will be some sort of evaluation and assessment of rehabilitation efforts. The answers to the following questions can serve as indicators of effectiveness: How many applications were made? How many applications were approved? How many people were served? How many loans were made? How many grants were made? How many homes were brought to code compliance level?

One factor inherent in all of these programs that must be mentioned is the economic forces that come into play on the resident homeowner. The financial inability of low-income and elderly people to pay for adequate maintenance or for a home improvement loan may be the result of unduly high payments for other items, most notably food, property taxes, and mortgage payments (due to high prices, high interest rates, and high loan-to-value ratios).

V. CONCLUSION

Through an understanding of the method of analysis in this study, an example of the types of information that can and cannot be obtained in carrying out a study of this nature, and a review of alternatives, strategies, and programs, one would be better prepared to analyze whether such a study could be instrumental in a particular community to assist the local policy makers in the establishment and implementation of local goals and objectives regarding the future of residential neighborhoods.

As has been mentioned, this report is not the final word but rather an attempt to assist a community in its effort to acquire factual data on change as it occurs at the local level. This document points out the fact that to date no method of study can replace the subjective quality of decision making by providing pure objective data on which to formulate policies and local action plans. All newly acquired information is rather supplemental to the decision-making process, not the definitive end in itself. The benefit of increasing the pool of information on which to base future actions is viewed as extremely desirable.

The issue of how information from this study is to be utilized has not been addressed in this report. The reason for this should be clear. These aspects of data usage are laden with potential interjection of personally held values. As mentioned above, these values are transposed and/or synthesized to local goals and objectives. The intent of this study was not to impose a rigid guide on what should be considered desirable or harmful for any community nor was it intended to serve as a resource guide against which types of change could be catergorized as historically or logically bringing about conditions that are assumed to be bad or good. That responsibility falls on the local decision makers. This report merely provides a method for acquiring supplemental information to be infused in that process.

The inclusion of the actions and strategies section of this report should be viewed as an index of how other municipalities have attempted to deal with the issue of neighborhood decline, rehabilitation, revitalization and conservation, etc., all of which are instigators and/or products of neighborhood change. They can be viewed as the end products or as the different action plans that can be implemented following problem identification and, as this report has emphasized, validation of the existence of the problem, it location, and its rate.

For Melrose, it is hoped that this report provides an information base from which the establishing, articulating, and implementing of goals and objectives for residential neighborhoods can be made. As any resulting policy-oriented statements will indirectly or directly affect change within the surrounding area (in this case the CBD), it becomes essential to keep in mind the interrelationship between the identified target area and the adjacent business community.

It must also be kept in mind that the ultimate value of any collected data is determined by how current it is, its degree of accuracy, and how it is interpreted and analyzed. Unless it is updated either as a continuous process or periodically, the validity of the type of information acquired through this study will diminish rather quickly. While it is perhaps preferable to continuously update collected data, it may not be cost effective or necessary in all cases. The desirable method would, of course, be through reorganization, computerization, and municipal department record keeping. (The Land Records Commission of the Department of Community Affairs is suggested as a further reference to potential computerization of relevant statistical data.) However, updating would be possible if lines of communication and information dissemination were expanded and one person placed in charge of record keeping. This would allow retrieval and mapping of information to take place at any point in time without the necessity of a large-scale study.

The one aspect that cannot be monitored on a continuous basis is the attitudinal/ social indicators of change. This element would require periodic duplication as updating in the same manner as statistical information is inappropriate if not impossible.

The degree of accuracy (and its relevance to neighborhood change) of the compiled information has been the main thrust of this report. The validity of any assumptions made regarding indicator breakdown cannot at this time be stated. If the basic assumptions are accepted as rational, it is hoped that the method of analysis follows in a logical manner. The accuracy of the data collected is another issue in that like most everything else, it is subject to human error. Continuous reference has, therefore, been made to the desirability of cross-checking information for accuracy whenever possible. This, of course, should be a normal procedure in all forms of data compilation.

FOOTNOTES

1 Commonwealth of Massachusetts, Office of State Planning, Towards a Growth Policy for Massachusetts - A Preliminary Draft (October, 1975).

2 Unfortunately, this information is not available for all municipalities. These statistics are available for specific urbanized areas as well as some contiguous territory. Other areas which had contracted with the census bureau to provide block statistics also have such information available. For complete reference, note list of HC(3) block statistics reports as it appears in the U.S. Bureau of the Census, Census of Housing: 1970 Block Statistics, Final Report HC(3)-108 Boston, Massachusetts Urbanized Area or as listed in other available area reports.

APPENDIX A

EXAMPLE OF QUESTIONNAIRE FOR USE IN
MONITORING NEIGHBORHOOD CHANGE

In what type of structure do you live?	Single-family home	_____
	Two-family home	_____
	Apartment	_____
	Other	_____
Do you own or rent a home or apartment?	Own	_____
	Rent	_____
How long have you lived at your present address?	(Number of Years)	_____
Have you always been a Melrose resident?	Yes	_____
	No	_____
If not, where were you living before you moved to Melrose?	City	_____
	State	_____
If you have not always lived at your present address, what type of housing did you move from?	Single-family home	_____
	Two-family home	_____
	Apartment	_____
	Other	_____
Were you previously a/an	Renter	_____
	Owner	_____
	Other (specify)	_____
Is there any one major defect in your apartment/ house?	Yes	_____
	No	_____

If yes, please specify.

_____

_____

_____

Do you plan to move from your current housing in the next year or two?	Yes	_____
	No	_____
If yes, would you be moving out of Melrose?	Yes	_____
	No	_____

If yes, please indicate why (for what reasons).

_____

_____

_____

What is the total number of people living in the household? _____

Is the head of the household a male or female?
Male _____
Female _____

If you have children, how many do you have living with you? _____

Please identify them by sex and age.

Sex	Age
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

What is the age of the head of household?
Under 21 _____
21 - 25 _____
26 - 35 _____
36 - 49 _____
50 - 65 _____
Over 65 _____

What is the highest level of education completed by head of household?
less than high school _____
high school _____
2-year college _____
4-year college _____
Other _____

What is the occupation of the head of household? _____

Is there another wage earner in the household?
Yes _____
No _____

If yes, what is his/her occupation? _____

In which of the following brackets does your total household income fall?
under 5,000 _____
5,000-9,999 _____
10,000-14,999 _____
15,000-19,999 _____
20,000-24,9999 _____
25,000-29,999 _____
30,000 or more _____

Overall, how satisfied are you with your neighborhood as a place to live?
satisfied _____
neutral _____
dissatisfied _____

Which statement best describes your reason for living in Melrose?

Family & Friends living in town	_____
Close to my place of employment	_____
Good public transportation	_____
Good educational system	_____
Affordable housing	_____
Other	_____

How would you rate the following services provided for for your neighborhood by the town.

	Very Good	Good	Neutral	Poor	Very Poor
Education	____	____	_____	____	____
Police	____	____	_____	____	____
Fire Dept.	____	____	_____	____	____
Recreation	____	____	_____	____	____
Sanitation, Street Cleaning	____	____	_____	____	____
Libraries	____	____	_____	____	____
Public Health	____	____	_____	____	____
Emergency Services	____	____	_____	____	____
Others (Specify)	____	____	_____	____	____

What would you like to see improved in your neighborhood?

Local Schools		Streets	
No. of Teachers	_____	Parking	_____
Quality of Instruction	_____	Dividers & Curbing	_____
Physical Plant	_____	Surface Conditions	_____
Safety	_____	Cleaning	_____
Recreation Facilities Available	_____	Lighting	_____
		Traffic Patterns	_____
		Traffic Lights	_____
		Signs	_____

Sidewalks

Condition _____
Placement _____
Lighting _____
Curb Landscaping _____
(trees, grass, shrubs)

Recreational Facilities

Tennis Courts _____
Basketball Courts _____
Tracks _____
Baseball Fields _____
Softball Fields _____
Football Fields _____
Hockey Rinks _____
Swimming Pools _____
Tot Lots - Playgrounds _____
Picnic Areas _____
Bike Paths _____
Walking Paths _____
Park Benches _____
Lighting _____

Public Services

Water Condition & Lines _____
Storm Sewers _____
Sewerage Lines _____
Health Services _____
Library Facilities _____
Fire Protection _____
Police Protection _____
Transportation _____
(bus/train service)

Shopping District

Location of Stores _____
Types of Stores _____
Appearance of Stores _____
Appearance of General Area (benches, trees, general landscaping) _____
Cleanliness of General Area _____

IF YOU CURRENTLY OWN YOUR HOME, PLEASE ANSWER THE FOLLOWING QUESTIONS:

What is the estimated value of your house if you were to put it on the market today?

less than 10,000	_____
10,000-14,999	_____
15,000-19,999	_____
20,000-24,999	_____
25,000-29,999	_____
30,000-34,999	_____
35,000-39,999	_____
40,000-44,999	_____
45,000-49,999	_____
50,000-54,999	_____
55,000-59,999	_____
60,000 or more	_____

In relation to your neighborhood, is your home

About the same Value	_____
About the same Condition	_____
Better Condition	_____
Worse Condition	_____

Do you feel that your house if fairly assessed?

Yes	_____
No	_____

Have you made or considered making any improvements to your home since you purchased it?

Yes	_____
No	_____

If yes, what have you done or considered doing? (specify)

_____

_____

_____

Has your home reached what you would consider its maximum value? (Any improvement you made would not increase its possible selling price?)

Yes	_____
No	_____

Have you been unable to make any improvements due to:

Lack of funds	_____
High interest rates	_____
Inability to acquire a loan or credit	_____

Would you consider making any improvements to your home if you could receive a::

Percentage rebate of the cost of those improvements _____
Certain amount of money to help with those improvements _____
Reduction in the interest rate on borrowing money _____
Guarantee that any improvements done would not alter your tax assessment _____

Is (or was) your mortgage held by a local (Melrose) bank?

Yes _____
No _____

IF YOU ARE CURRENTLY RENTING, PLEASE ANSWER THE FOLLOWING QUESTIONS:

How much is your montly rent? $_____ With utilities _____
Without utilities _____

Does your landlord
live in the building _____
live elsewhere in town _____
live out of town _____

Has your landlord made any improvements to the structure since you have lived there?
Yes _____
No _____

If yes, what has been done? (specify)

_____

_____

_____

How would you rate your housing satisfaction overall?

Very good _____
Good _____
Average _____
Poor _____
Very Poor _____

Additional Comments?

APPENDIX B

DATA COLLECTION FORMAT

STREET NAME

LOT NUMBER	PARCEL		YEAR BUILT	CHANGE IN OWNERSHIP		OWNER			ASSESSED VALUE			EXISTING USE OF BUILDING # DU # PO C V	CHANGE IN USE DU-DWELLING UNITS PO-PRO. OFFICE C-COMMERCIAL V-VACANT			IMPROVEMENTS		
						OWNER OCC.	ABSENTEE OWNED											
	STREET NUMBER	LOT SIZE		DATE	AMOUNT S-SALES M-MORTGAGE		IN TOWN	OUT OF TOWN	1969	1971	1975		DATE	FROM	TO	DATE	AMOUNT	TYPE

7582 13

J61 Mass. Dept. of Community
M38 Affairs.
AUTHOR
Monitoring change in resident
TITLE
ial neighborhoods. Dec. 1975.